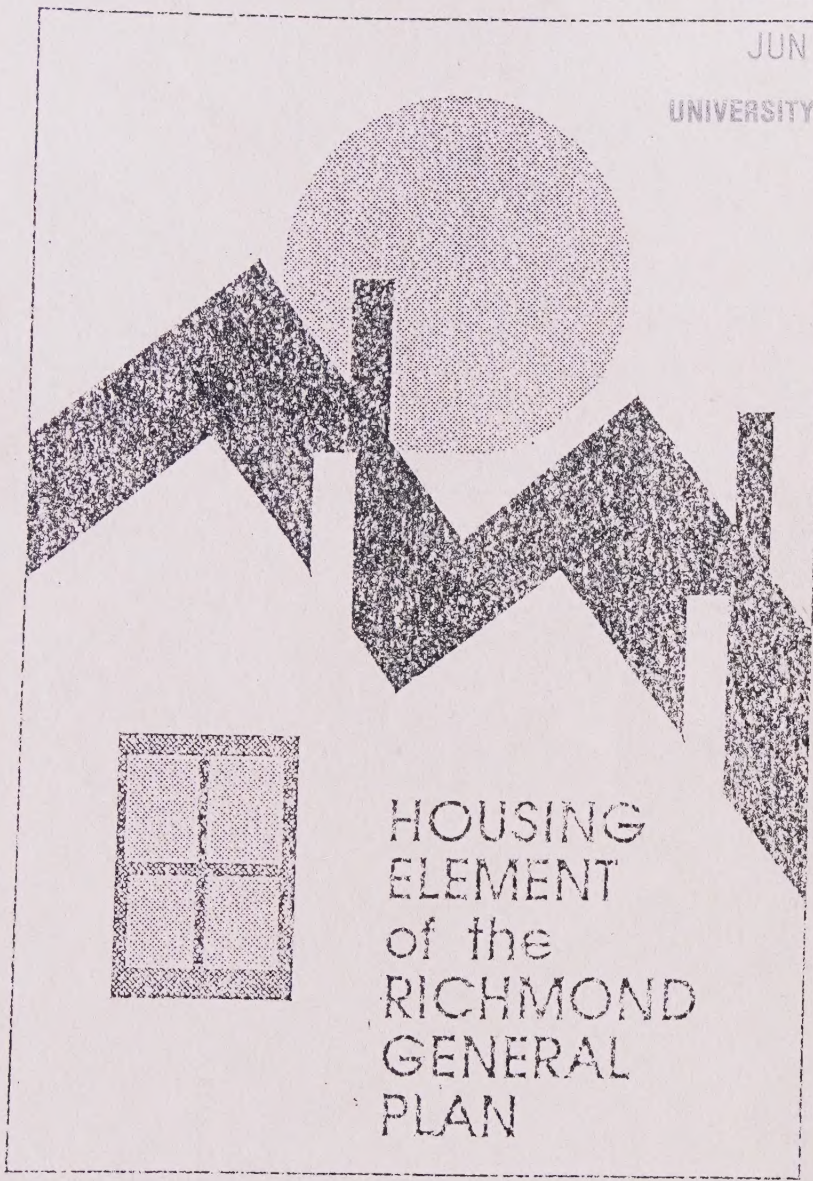


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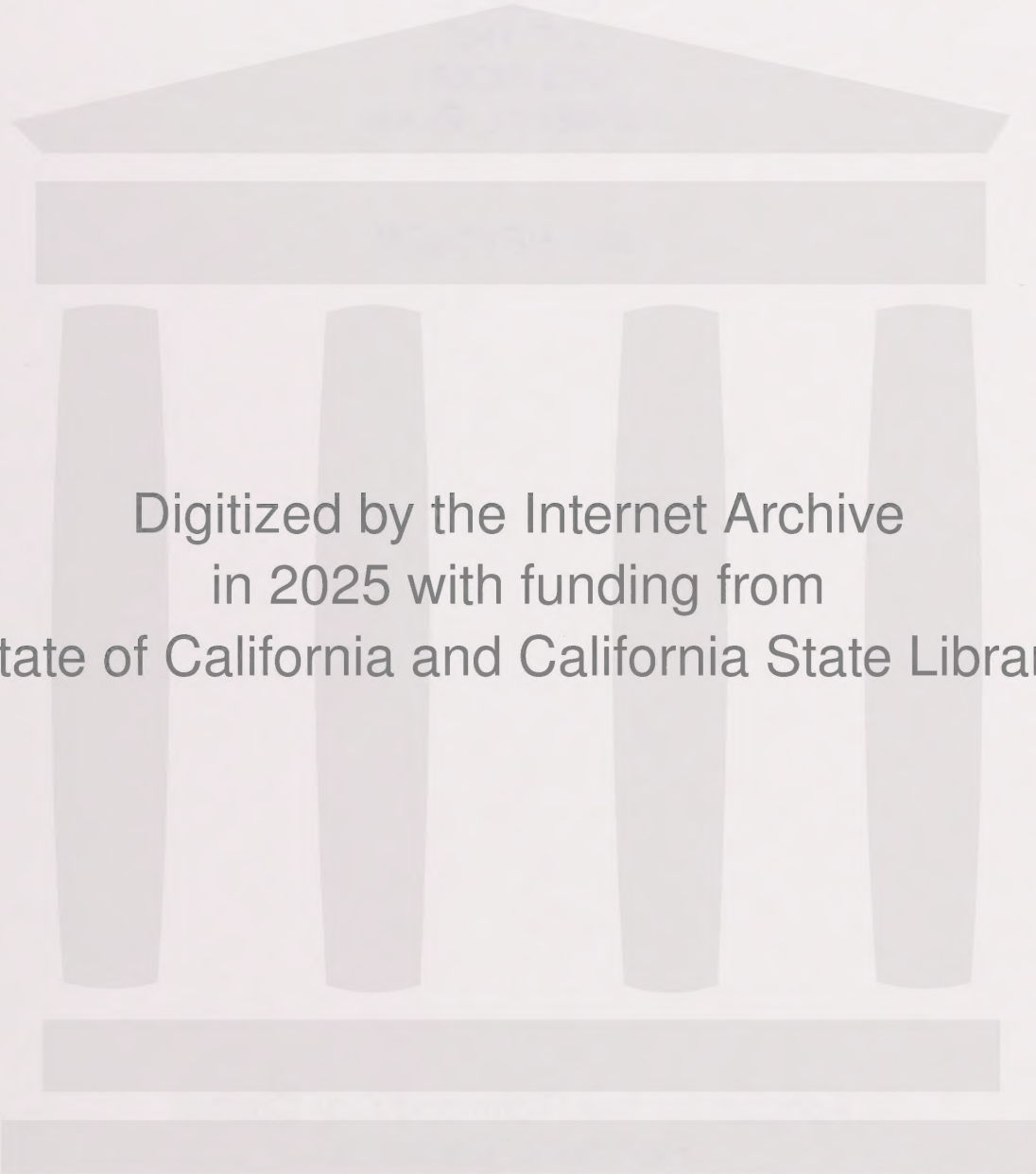
City of Pride and Purpose

1990 Revision

HOUSING
ELEMENT
OF THE
RICHMOND
GENERAL PLAN

1990 REVISION

Adopted by the Richmond City Council
Richmond, California
on
February 11, 1991



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RESOLUTION OF THE CITY COUNCIL OF THE CITY OF RICHMOND ADOPTING AN
AMENDMENT TO THE RICHMOND GENERAL PLAN AMENDING THE HOUSING
ELEMENT

WHEREAS, the Richmond City Council adopted the Richmond General Plan by Resolution No. 8481 on September 21, 1964, as the official plan to guide the future physical development of the City of Richmond; and

WHEREAS, the Richmond City Council adopted the Housing Element of the General Plan by Resolution No. 90-70 on November 23, 1970, and adopted a comprehensive revision thereof by Resolution No. 184-81 on September 28, 1981, and incorporated therein the local share of the 1980-85 Regional Housing Needs by Resolution No. 166-83 on October 24, 1983, and adopted subsequent revisions of the Housing Element by Resolution No. 155-84 on October 1, 1984 and by Resolution No. 74-85 on May 20, 1985; and

WHEREAS, Article 10.6 of the State of California Government Code requires each local government to review its housing element periodically and to revise its housing element not less than every five years, to reflect the results of this periodic review; and

WHEREAS, the City of Richmond has prepared the 1990 Housing Element Amendment (referred to hereinafter as "Housing Element Amendment") pursuant to State law, which Amendment is attached hereto as "Exhibit A" and incorporated herein and made a part hereto by this reference; and

WHEREAS, there was extensive citizen participation in the preparation and review of the Housing Element Amendment provided by two Advisory Committees, the Housing Committee of the City of Richmond Community Development Commission and a 21-member Technical Advisory Committee representing all the major housing interest groups or needs groups in Richmond; and

WHEREAS, the Community Development Commission of the City of Richmond at its regular meeting of August 21, 1990 considered and approved the Housing Element Amendment; and

WHEREAS, the Planning Commission of the City of Richmond at its regular meeting of October 18, 1990 conducted a public hearing, reviewed and considered the Housing Element Amendment, and adopted Planning Commission Resolution No. 90-39 approving an amendment to the Richmond General Plan adopting the Housing Element Amendment; and

WHEREAS, the State Department of Housing and Community Development has reviewed the draft Housing Element Amendment and submitted comments to the City which have been reviewed and considered by the City Council in public session; and

WHEREAS, the Housing Element Amendment has been determined by the State Department of Housing and Community Development to comply with the State Statute, Article 10.6 of the Government Code, as stated in a letter to the Richmond City Manager dated November 19, 1990; and

WHEREAS, the attached Housing Element Amendment is consistent with other elements of the Richmond General Plan; and

WHEREAS, the Richmond Environmental Assessment Panel at its meeting of August 13, 1990 considered an Initial Study on the Housing Element Amendment prepared in accordance with the California Environmental Quality Act of 1970, as amended, and Resolution No. 274-89 of the City Council of the City of Richmond, and determined, in accordance with the provisions of the California Environmental Quality Act, that the proposed Housing Element Amendment would have no significant effect upon the environment, and issued a Negative Declaration to that effect; and

WHEREAS, the City Council at a Study Session on November 8, 1990 reviewed the Housing Element Amendment and recommended some modifications; and

WHEREAS, the City Council on July 23, 1990 adopted Resolution No. 151-90 establishing that the City Council will consider formal adoption of amendments to existing elements of the Richmond General Plan only four (4) times during each calendar year, three (3) of those times generally being regularly scheduled Council meetings held the 4th Monday in January, the 3rd Monday in May, and the 3rd Monday in September; and

WHEREAS, the City Council on January 7, 1991 adopted Resolution No. 3-91 approving the amendment of the Housing Element to the Richmond General Plan, as modified ("Exhibit A"), incorporating the modifications recommended by the City Council at its November 8, 1990 Study Session, with the understanding that formal adoption of this Amendment to the General Plan would occur on January 28, 1991, which is the 4th Monday in January and one of the designated times for formal adoption of amendments to the Richmond General Plan.

NOW, THEREFORE, BE IT RESOLVED that the City Council of the City of Richmond, California has reviewed and considered the Negative Declaration issued by the Richmond Environmental Assessment Panel

with respect to the Housing Element Amendment together with the comments received during the public review process, and, hereby, approves the Negative Declaration.

BE IT FURTHER RESOLVED that the City Council of the City of Richmond, California has reviewed and considered the proposed Housing Element Amendment, the comments of the California State Department of Housing and Community Development, the comments of the Community Development and Planning Commissions, and the comments received during the public hearings held on January 7 and January 28, 1991 and on February 11, 1991; and finds that there has been adequate participation from all economic segments of the community in the preparation of the Housing Element Amendment, and that the Housing Element Amendment is consistent with other elements of the Richmond General Plan and conforms to Article 10.6 of the Government Code of the State of California beginning with Section 65580; and hereby adopts the amendment of the Housing Element to the Richmond General Plan attached hereto as "Exhibit A".

I certify that the foregoing Resolution was adopted by the City Council of the City of Richmond at a regular meeting held February 11, 1991, by the following vote:

Ayes: Councilmembers Washington, Niccolls, Corbin, Marquez, Ziesenhenne, McMillan, MacDiarmid, Griffin and Mayor Livingston

Noes: None

Absent: None

EULA M. BARNES

Clerk of the City of Richmond

Approved:

(SEAL)

GEORGE L. LIVINGSTON

Mayor

Approved as to form:

MALCOLM HUNTER

City Attorney

Certified as a True Copy

Eula M. Barnes

CLERK OF THE CITY OF RICHMOND, CALIF.

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Introduction

The City of Richmond first adopted a Housing Element to the Richmond General Plan in 1970. California State law requires each local government to review its housing element periodically and to revise its housing element not less than every five years, to reflect the results of this periodic review.

Since 1970 several amendments of the Housing Element have been adopted including a comprehensive revision of the Element in September 1981; incorporation into the Element of the local share of the 1980-85 Regional Housing Needs in October 1983; and subsequent revisions in October 1984 and May 1985. The 1990 amendment updates all components of the Housing Element. In November 1990 The California Department of Housing and Community Development found that Richmond's 1990 Amendment (in draft form) complied with Article 10.6 of the Government Code.

State law requires each local government to include in its Housing Element an assessment of housing needs and an inventory of resources and constraints; a statement of the community's goals, objectives, and policies; and a program setting forth a five-year schedule of actions the local government shall undertake to implement the policies and achieve the goals of the Element.

Richmond's 1990 Housing Element lists specific implementation programs under each policy, with a "responsible agency" identified, a brief program description, and the 1990-95 five-year program objective. The 1990-95 objectives apply to the five-year period from July 1990 through June 1995.

The goals, policies, and five-year implementation program outlined in the Housing Element define the City's commitment to assist its citizens to obtain adequate and affordable housing, and set the tone for the City's efforts in the area of housing for the next five years.

Richmond's 1990 Housing Element revision is the product of extensive local citizen and community input provided by two Advisory Committees, the Housing Committee of the City of Richmond Community Development Commission and a 21-member Technical Advisory Committee representing all the major housing interest groups or needs groups in Richmond. This citizen review process is detailed in Appendix G.

The extensive participation, on a voluntary basis, of members of the Housing Committee and its Technical Advisory Committee in the preparation of the 1990 Housing Element revision is gratefully acknowledged.

Definition of Affordable Housing

In the Housing Element affordable housing is defined as housing that can be purchased or rented by a household with Very Low or Low Income (i.e. 80% or less of the area median income) and paying no more than 30% of its gross monthly income for housing, including taxes and insurance (and utilities, in rental housing only).

Income categories for Richmond and Contra Costa County are defined on the next page.

Definition of Income Categories

Above Moderate: greater than 120% of the area median household income

Moderate: 81% to 120% of the area median household income

Low: 51% to 80% of the area median household income

Very Low: 50% or less of the area median household income

"Area median" is defined as the current U.S Department of Housing and Urban Development (HUD) area median household income limits for Contra Costa County. As of February 1990 these are:

<u>Number of Persons In Family</u>	<u>Area Median Income</u>
1	\$ 30,850
2	\$ 35,300
3	\$ 39,700
4	\$ 44,100
5	\$ 46,850
6	\$ 49,600
7	\$ 52,350
8	\$ 55,150

Based on the definition of income limits and the area median income, the income limits for Very Low Income, Low Income, and Moderate Income families are described in the following table:

		NUMBER OF PERSONS IN FAMILY							
<u>COUNTY</u>	<u>STANDARD</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
CONTRA COSTA	Very low income	15750	18000	20250	22500	24300	26100	27900	29700
Area median:	Lower income	24700	28250	31750	35300	37500	39700	41950	44150
\$44,100	Median income	30850	35300	39700	44100	46850	49600	52350	55150
	Moderate income	37050	42350	47650	52900	56250	59550	62850	66150

Based on these income limits, how much can a family of 1, 2, 3, or 4 persons afford in terms of monthly rent payment, or cost of housing in the case of homebuyers?

For illustration purposes this is described in the following table (next page). The upper limits shown in the table:

- o are rough estimates only, for illustration purposes;
- o are based on the HUD income limits for Contra Costa in 1990;

- o assume that 30% of gross monthly income is being spent on housing;
- o assume that taxes and insurance are included in home payments;
- o assume that utilities are included in the "Rent up to" amounts; therefore if a family can rent "up to \$551" this must include utilities payments, so the maximum affordable rent would be less than \$551; and
- o assume (in the case of maximum cost of home that can be purchased) a 10% down, 30-year mortgage at 10% fixed rate interest.

UPPER LIMITS OF INCOME AND AFFORDABILITY
FOR HOME PURCHASE OR RENTAL:
CONTRA COSTA COUNTY 1990 - BY INCOME CATEGORY

<u>Income Category</u>	<u>FAMILY SIZE-----</u>			
	One Person	2 Persons	3 Persons	4 Persons
VERY LOW: Income	\$15,750	\$18,000	\$20,250	\$22,500
Rent up to:	\$ 394	\$ 450	\$ 506	\$ 551
Purchase*				
Home up to:	\$43,750	\$50,000	\$56,250	\$61,200
LOW: Income	\$24,700	\$28,250	\$31,750	\$35,300
Rent up to:	\$ 617	\$ 706	\$ 794	\$ 882
Purchase*				
Home up to:	\$68,600	\$78,500	\$88,200	\$98,000
MODERATE: Income	\$37,050	\$42,350	\$47,650	\$52,900
Rent up to:	\$ 926	\$ 1059	\$ 1191	\$ 1322
Purchase*				
Home up to:	\$102,900	\$117,600	\$132,400	\$146,900

ABOVE MODERATE: INCOME, RENT, AND PURCHASE AMOUNTS
ARE ABOVE THE UPPER LIMITS FOR
"MODERATE"

* Assumes 10% down, 30-year mortgage at 10% fixed rate.

Example (using above Table):

Four-person families in the Low Income category will have household incomes between \$22,500 and \$35,300; can afford rent payments plus utilities between \$551 and \$882 a month depending on their household income; and can afford to make payments on a home costing between

\$61,200 and \$98,000 in value depending on their household income, and assuming 10% down, 30-year mortgage at 10% fixed rate interest.

Note: Very Low and Low Income families with some form of subsidy may be able to afford rents or purchase homes in amounts greater than shown on the above Table.

Summary of Home Sales and Prices in Richmond in 1989

Total Sales:	1710
Lowest Price:	\$50,000
Highest Price:	\$589,900
Median Price:	\$149,900
Average Price:	\$168,866

Source: REM Associates, Walnut Creek; quoted in
West County Times, January 28, 1990.

GENERAL HOUSING GOAL

Provide attractive residential neighborhoods with a variety of dwelling types and prices affordable to all segments of the population.

GOALS

- A. Adequate and Affordable Housing:
 - A1. Make decent, safe, and affordable housing available to all existing and future Richmond residents.
 - A2. Make available a wide range of housing types and residential densities to meet the needs of all age groups, income levels, and household sizes within the city's population.
- B. Housing Accessibility:
 - B1. Ensure that fair housing opportunities prevail for all city residents regardless of age, sex, family status, income or source of income, race, creed, national origin, or disabilities.
 - B2. Provide community facilities and open space, commercial services, and amenities easily accessible to and from all residential neighborhoods.
- C. Housing Conservation and Neighborhood Preservation:
 - C1. Conserve and maintain the existing housing stock to the maximum extent feasible.
 - C2. Preserve and upgrade residential neighborhoods so that they are attractive, safe, retain their distinct identities, and promote a sense of community.
 - C3. Ensure that existing residents are not involuntarily displaced as a result of housing stock upgrading and neighborhood preservation.
- D. Special Housing Needs:
 - D1. Make suitable housing available for residents with special needs such as elderly or disabled persons.
 - D2. Ensure that temporary shelter and transitional housing is available.

POLICIES

A. Adequate and Affordable Housing:

- A1. Promote a balance of housing types, tenures, densities, and price ranges.
- A2. Require all residential developments of ten or more units to include an affordable housing component.
- A3. Assist residential developers to meet their affordable housing obligation by providing density bonuses and/or other incentives.
- A4. Focus the use of city resources for housing rehabilitation and assisted housing on those neighborhoods and residents having the greatest need for assistance.
- A5. Promote development of affordable housing on surplus, underused or vacant public lands where appropriate and where compatible with existing uses.
- A6. Promote affordable infill housing development wherever compatible with existing neighborhoods.
- A7. Assist non-profit developers of affordable housing to obtain infill sites and at reduced cost.
- A8. Waive the payment of building permit and other city fees for projects providing housing units affordable to very low and low income persons and which meet the city's criteria.
- A9. Work actively to create new sources of financing for affordable housing.
- A10. Discourage applications for downzoning of existing medium and high density residential areas to lower density residential, in order to encourage the provision of additional affordable housing.
- A11. Disperse assisted housing throughout the city to the maximum extent feasible without adversely impacting any building or area; avoid further impacting target areas.
- A12. Actively promote the use of innovative methods to achieve lower land costs and create more affordable housing units, such as Planned Area Districts, clustered housing developments, cooperative housing, and other methods.

- A13. Include an affordable housing component in any new or expanded city redevelopment areas.
- A14. Continue to pursue rent subsidy programs for low-income city residents to the maximum extent available, while working toward self-sufficiency for all residents with respect to housing and shelter.
- A15. Make a maximum effort, after detailed analysis on a case by case basis to ensure consistency with existing laws and policies, to preserve for low income households all of the units in assisted housing developments in Richmond that are eligible to change to non-low-income housing uses due to terminations of subsidy contracts, mortgage prepayment, or expiration of use restrictions.
- A16. Promote the development of good quality housing for all income groups through zoning, design review, and building regulations, consistent with efforts to increase the city's affordable housing stock.
- A17. Promote a mix of dwelling types and sizes in new residential areas; discourage the formation of new residential areas having a uniform housing type and size throughout.
- A18. Explore the feasibility of a commercial-industrial/housing linkage program requiring commercial and industrial developers to provide housing or pay an in-lieu fee.
- A19. Centralize and consolidate local governmental activity related to affordable housing.

B. Housing Accessibility:

- B1. Promote fair housing principles and equal housing opportunity in all situations.
- B2. Review residential development applications for accessibility to community facilities and commercial services, and encourage provision of transit services.

C. Housing Conservation and Neighborhood Preservation:

- C1. Give priority in the use of city programs and resources to conserving and upgrading the city's existing housing stock rather than constructing new units, except for the construction of affordable units.

- C2. Use demolition of substandard or dangerous buildings only as a last resort in the code enforcement and abatement process, and provide relocation assistance.
- C3. Leverage federal block grant and other public funds to the maximum extent to support housing rehabilitation and to preserve existing housing.
- C4. Use a comprehensive, focused neighborhood revitalization approach involving several city departments to upgrade and preserve neighborhoods at risk.
- C5. Support the neighborhood councils, neighborhood watch groups, and local non-profit groups in their efforts to combat crime and to strengthen, beautify and upgrade neighborhoods.
- C6. Conduct city code enforcement and abatement activities so as to avoid involuntary displacement of tenants wherever possible.
- C7. Educate and inform all major ethnic groups in the community of available housing rehabilitation programs through neighborhood and community organizations and by using the most effective media.
- C8. Work to preserve, rehabilitate and expand the existing stock of single room occupancy (SRO) units in Richmond.

D. Special Housing Needs:

- D1. Address through city actions and programs the unmet housing needs of special groups in the population, including the elderly and disabled.
- D2. Promote efforts to make available a variety of housing options for special needs groups including the elderly and disabled.
- D3. Provide adequate sites to address the community's unmet need for emergency shelters and transitional housing.
- D4. Ensure that the city's regulatory process encourages and does not impede the provision of needed shelters and transitional housing.

FIVE-YEAR PROGRAM AND QUANTIFIED OBJECTIVES (1990-1995)

A. Adequate and Affordable Housing:

Policy A1. Promote a balance of housing types, tenures, densities, and price ranges.

Program: Make adequate sites available for a balance and variety of housing types.

Responsible Agency: Richmond Planning Department.

Description: The Richmond Zoning Ordinance currently provides a full range of zoned districts allowing for residential development, including single family; multiple family; high rise residential; residential uses in community reserve, agricultural, and commercial areas; factory built (manufactured) homes; mobilehomes; second units; and emergency and transitional housing. A 1989 city field survey found an estimated 750 vacant acres of land zoned for residential uses, representing a potential 7,439 estimated housing units. (See Appendix B.)

Program: New construction of Moderate and Above Moderate Income Housing Units.

Responsible Agency: Private sector developers and builders.

Description: Private sector residential construction activity produced an estimated 3416 new Moderate and Above Moderate Income housing units in Richmond in the 1985-89 period, or almost 700 Moderate or Above Moderate Income new homes per year. (See Appendix C.) A fairly high rate of home building activity in these income categories is anticipated to continue during 1990-1995, although not as many as 1985-89.

1990-95 Objective: 650 Moderate Income and 1350 Above Moderate Income ownership units; 600 Moderate Income and 100 Above Moderate Income rental units. Program total: 1250 new Moderate Income and 1450 new Above Moderate Income housing units; 2700 units combined.

Program: New Construction of Very Low and Low Income Housing Units.

Responsible Agency: Richmond Housing & Community Development ("Housing & CD") Department.

Other Agencies: Richmond Housing Authority; West County Housing Corporation; Richmond Redevelopment Agency; Bridge Housing Corporation; Richmond Neighborhood Housing Services (NHS); Greater Richmond Community Development Corporation (GRCDC); East Bay Habitat for Humanity; other non-profit developers and builders; Contra Costa County Mortgage Financing Program.

Description: Construct new Very Low and Low Income housing units through a variety of techniques including land cost write-down; assistance to non-profit builders to obtain sites; reduced financing costs; subsidies; efficiencies in site design, construction, building design, materials, etc. During 1985-89 16 Very Low and 10 Low Income

homeowner units were built in Richmond, 202 Very Low Income rental units (including 143 apartments for the elderly in the Nevin Plaza complex), and 154 Low Income rental units, for a total estimated 382 Very Low and Low Income units added during 1985-89. (See Appendix C.)

1990-95 Objective: 250 Low Income and 40 Very Low Income ownership units constructed; 105 Low Income and 105 Very Low Income rental units constructed (at least 35 of the 105 Very Low Income rental units will be for elderly persons). Program total: 355 Low Income and 145 Very Low Income units ; 500 units combined. **(Note: portions of these 500 units are listed also under other programs described below.)**

Policy A2. Require all residential developments of ten or more units to include an affordable housing component.

Program: Inclusionary Zoning Program.

Responsible Agency: Planning Department.

Description: If adopted the program will require that all residential developments of 10 or more housing units comply with the City's policy by constructing, or restoring to use through rehabilitation, some units affordable to Very Low and Low Income households. Amount or percentage of affordable units required in each development will vary based on program guidelines. Guidelines will take into account differences between larger developments and smaller infill projects.

1990-95 Objective: Prepare and bring to City Council for adoption an Inclusionary Zoning Program by July 1, 1991. Program adopted and implemented by October 1, 1991. Four-year target: at least 200 Very Low or Low Income housing units constructed, or restored to use, as a result of the Inclusionary Zoning Program by mid-1995.

Policy A3. Assist residential developers to meet their affordable housing obligation by providing density bonuses and/or other incentives.

Program: Inclusionary Zoning Program.

Responsible Agency: Planning Department.

Description: The IZP shall include density bonus provisions that equal or exceed the requirements of the 1990 State Density Bonus Law; and shall include other incentives which may include fee waivers, design, zoning, and building code flexibility, etc.

1990-95 Objective: Density bonus and other incentives incorporated in the IZP to be submitted to City Council for adoption by July 1, 1991. (See program description under Policy A2.)

Policy A4. Focus the use of city resources for housing rehabilitation and assisted housing on those neighborhoods and residents having the greatest need for assistance.

Program: Home Improvement Loan Program (HILP).

Responsible Agency: Housing & CD Department.

Description: The City will continue housing rehabilitation assistance to low income owner occupants through its HILP Program on a citywide basis with emphasis on those families residing in the target area neighborhoods (Parchester; North Richmond; North and East; Belding Woods; Iron Triangle; Southside; and Pullman Plaza). These loans are flexible interest, below market rate loans, 0%-9% interest. An estimated 100 low income families per year will receive assistance through HILP with approximately \$800,000 in CDBG (Community Development Block Grant), Section 312, and other federal, state, and local funds which may become available. Other components of the HILP include an Emergency Repair Program and the Paint and Landscape Rebate Programs. These components will be funded with CDBG funds. Housing & CD Department provides housing code compliance inspections and work specifications, as necessary; and construction monitoring for the units involved in this and the Department's other rehabilitation loan programs.

1990-95 Objective: 400 Very Low or Low Income homeowner units rehabilitated and brought up to building code compliance.

Program: California Housing Rehabilitation Program.

Responsible Agency: Housing & CD Department.

Other Agencies: State Dept. of Housing & CD.

Description: A program of housing rehab loans to low-income owner-occupants, funded by the State "CHRP-O" program with an allocation of up to \$250,000 in loan funds available to Richmond. The City's application was approved by the State in June 1990. It provides 3% loans, to a maximum of \$10,000, with payment deferred until sale, transfer, or move. The City will use this source in conjunction with its other loan programs such as HILP (described above).

1990-95 Objective: 50 Very Low Income housing units rehabilitated. (Note: Rehab of these units is expected to combine the use of State loan funds and City Home Improvement Loan Program program funds, and the 50 units are included in the Home Improvement Loan Program objective.)

Program: Purchase, Rehabilitation & Resale of Vacant & Abandoned Structures.

Responsible Agency: Richmond Neighborhood Housing Services (RNHS) Corporation.

Other Agencies: Housing & CD Department. Program may be expanded to include other non-profit corporations.

Description: The NHS Program shall continue to provide housing rehabilitation loans to lower income residents residing in the Southside neighborhood, and

shall continue its Vacant and Abandoned Structures Program whereby rehabilitated units will be sold to low income, first-time homebuyers. Funding sources to be utilized shall include CDBG funds provided by the City; Neighborhood Reinvestment Corporation; Neighborhood Housing Services of America; and any other available sources. The City may expand the group of non-profit corporations it will assist financially under this program.

1990-95 Objective: An average of 10 units per year purchased, rehabilitated and resold, or 50 units total between 1990-95.

Program: CHAP New Construction.

Responsible Agency: Housing & CD Department.

Description: The City shall continue to seek funding under the California Homeownership Assistance Program (CHAP) to construct a limited number of single-family manufactured housing units for low income, first-time homebuyers. Under this program the State provides up to 49% of the total development costs for each unit and is a co-owner. Proceeds from the sale of units developed will be utilized to construct additional housing for low and moderate income families. All units will be constructed within the target area neighborhoods.

1990-95 Objective: Dependent on availability of State allocations.

Program: County Mortgage Revenue Bond Program.

Responsible Agency: Housing & CD Department.

Description: The City is participating in the 1989 Contra Costa County Mortgage Revenue Bond Program, a loan program utilizing mortgage funds generated by sale of tax-exempt bonds to assist first-time homebuyers to purchase new or existing (resale) homes. Funds may also be used to finance room additions, rehabilitation, and repairs including energy efficient measures. The program offers loans at reduced interest rate, fixed rate for 30 years, and 5% downpayment. It is geared to Low and Moderate Income families.

Program: State Bond Financed Affordable Housing Programs.

Responsible Agency: Housing & CD Department.

Description: The City applied in 1990 for funds under the State Proposition 84 voter-approved bond issue (the "Housing and Homeless Bond Act of 1988"), which provides financing for several affordable housing programs. Under one program the State makes low-interest deferred payment loans to public and private developers to develop and finance affordable rental housing. The State in return requires borrowers to rent at least 30% of the units to low-income households at affordable rents. Additional bond funds are available under Proposition 107 approved by California voters in June 1990. Called the "Housing and Homeless Bond Act of 1990," Proposition 107 provides for a bond issue of \$150 million to provide funds for emergency shelters and transitional housing for homeless persons; new rental housing including rental housing which meets the special needs of the elderly and disabled; purchase and rehabilitation of residential

hotels; and home purchase assistance for first-time homebuyers.

1990-95 Objective: Secure funds under both Propositions 84 and 107.

Program: **West County Housing Corporation Affordable Housing Development.**

Responsible Agency: West County Housing Corporation.

Description: WCHC, a non-profit corporation, was created to develop new homeowner and rental housing units affordable to Low and Moderate Income families. Included on the WCHC Board are the Richmond Vice-Mayor, the Housing Authority Director and Assistant Director, an architect, a representative from Bridge Housing Corporation, and other community representatives. WCHC will work with other local nonprofit agencies whenever feasible on specific projects to build or rehabilitate low-cost affordable housing units. The first three WCHC projects are: (1) the Transition and Care of the Homeless (TACOH) Program, the renovation of an 8-unit city owned apartment building for occupancy by homeless families, coupled with required enrollment in job training; the project began in December 1989; (2) a 10-unit affordable townhome development at 10th & Lucas Avenue, with construction scheduled to start in 1990 and complete by the end of 1991; and (3) a senior rental housing development in the city portion of North Richmond, scheduled for development in 1992-93. Additional WCHC projects will be ongoing during the 1990-95 period. WCHC will seek additional funding and intends to add a full-time homebuilder to its staff.

1990-95 Objective: Construct an average of 10 new affordable units per year starting in 1991 (40 housing units by mid-1995).

Program: **Rental Rehabilitation.**

Responsible Agency: Housing & CD Department.

Description: The City provides financial assistance to owners of rental property to rehabilitate substandard units, in order to ensure that rental units are affordable to low and moderate income families. The Housing & CD Department has a specific "Rental Rehabilitation Program" using HUD Rental Rehabilitation Program funds, CDBG funds, and other resources when available such as HUD Section 312 Loans (rental unit rehabilitation); HUD Section 8 Vouchers through the Housing Authority; private investments; and other sources.

1990-95 Objective: 250 rental units rehabilitated with assistance from this program (an average of 50 per year).

Program: **Default and Delinquency Counseling.**

Responsible Agency: Housing & CD Department.

Other Agencies: Contra Costa Legal Services Foundation; Rubicon.

Description: The City's Housing & Community Development Department is a HUD-Certified Counseling Agency which provides comprehensive housing counseling services to Richmond residents, focusing on the target area neighborhoods. Services include mortgage default and delinquency counseling for homeowners; tenant counseling in areas of management and tenant responsibilities; and homeowner and consumer

education workshops.

1990-95 Objective: Provide default and delinquency counseling for 100 homeowners, and tenant counseling for 350 tenants, per year. Conduct 2 workshops per year.

Program: Housing Coordinating Group. (See under Policy A19.)

Responsible Agency: Housing & CD Department.

Policy A5. Promote development of affordable housing on surplus, underused or vacant public lands where appropriate and where compatible with existing uses.

Program: Land Assembly Project.

Responsible Agency: Housing & CD Department.

Other Agencies: Redevelopment Agency; Public Works Department, Building Regulations Division; City Attorney's Office; City Manager's Office; Community Housing Development Corporation of North Richmond; East Bay Habitat for Humanity; other nonprofit corporations.

Description: A City program to secure and make available sites for affordable housing construction, especially for Very Low and Low Income families. Program will include purchase of privately owned sites as well as public properties. Under the public lands component HCD will analyze the inventories of City and Redevelopment Agency owned public lands, and promote City actions to make appropriate sites available for affordable housing. The City will either develop affordable units on the secured sites or make them available to affordable housing developers, particularly nonprofit corporations. The City may deed properties suitable for affordable housing development to nonprofit corporations, governed by reimbursement agreements spelling out conditions of development and of repayment. In all cases possible the City will maintain control of the development with respect to design and quality of the units; type of development; and sales price. The City will advise local nonprofit corporations and developers of state and federal resources available for the production, rehabilitation, and financing of low-cost and affordable housing. To assist local nonprofit developers to locate potentially available properties for infill affordable housing development, the City will post in City Hall copies of its letters to owners of properties who have failed to correct code violations, once the letters have been recorded with the County. In addition, the City will explore the feasibility of waiving liens on abandoned properties to make them more affordable to nonprofit developers and, if feasible, will adopt a policy and procedures relative to waiver of liens. HCD will promote similar activities and programs by other public agencies such as the County, the School District, and the public utilities.

1990-95 Objective: Secure sufficient property and provide assistance resulting in a minimum of 100 affordable housing units.

Program: West County Housing Corporation Affordable Housing Development. (See under Policy A4.)
Responsible Agency: West County Housing Corporation.

Policy A6. Promote affordable infill housing development wherever compatible with existing neighborhoods.

Program: Land Assembly Project. (See under Policy A5.)
Responsible Agency: Housing & CD Department.

Policy A7. Assist non-profit developers of affordable housing to obtain infill sites and at reduced cost.

Program: Land Assembly Project. (See Under Policy A5.)
Responsible Agency: Housing & CD Department.

Program: Residential Site Inventory.
Responsible Agency: Planning Department.
Description: The Department makes available at nominal cost a listing of all land parcels in the Richmond Sphere-of-influence area that (a) are zoned for residential development and (b) were found to be vacant in the city's summer 1989 existing land use field survey.
1990-95 Objective: Maintain inventory and update it annually to reflect changes in land uses and in zoning.

Policy A8. Waive the payment of building permit and other city fees for projects providing housing units affordable to very low and low income persons and which meet the city's criteria.

Program: City Building Permits & Fees.
Responsible Agency: Public Works Department, Building Regulations Division.
Other Agencies: Planning Department.
Description: A Richmond City Council policy adopted in November 1989 ("Assisted Housing Policy"; see Appendix E) states that the City shall consider waiving the payment of building permit fees, public facilities fees and other City fees associated with the development of low and moderate income housing, based on certain criteria. The City has been granting the waiver of building permit fees under this existing policy, on an individual basis, to projects that meet the City's criteria. Under Policy A8 such fees would be waived for all projects providing units affordable to Very Low and Low Income persons and which meet the city's criteria.
1990-95 Objective: By July 1, 1991, develop a definitive procedure and guidelines

for City Council consideration which will detail when fees may be waived.

Policy A9. Work actively to create new sources of financing for affordable housing.

Program: Affordable Housing Financing Program.

Responsible Agency: Housing & CD Department.

Other Agencies: Mayor & City Council; City Manager's Office; Finance Department; Contra Costa County; Richmond Chamber of Commerce.

Description: Under this program the City will pursue various approaches including (a) working with the local lending institutions to commit to a shared pool of funds earmarked for affordable housing financing; and (2) exploring the feasibility of a City housing financing bond program to complement the County's program. Local banks will be asked to take leadership in organizing a pool of loan funds for affordable housing; to consider somewhat less restrictive underwriting standards; or to take other positive steps to support the local community's efforts to increase the supply of affordable housing. One area of need is for short-term construction financing. Under the proposed bond program the City would issue bonds for housing mortgage and rehabilitation financing. The City will also look into innovative financing methods such as shared-equity programs.

1990-95 Objective: Report to City Council on housing financing bond program feasibility by March 1, 1991. Housing financing loan pool made available by local banks by the end of 1991.

Policy A10. Discourage applications for downzoning of existing medium and high density residential areas to lower density residential, in order to encourage the provision of additional affordable housing.

Program: Zoning Ordinance Administration.

Responsible Agency: Planning Department.

Description: The Planning staff shall work to educate the Planning Commission and the city's neighborhoods, through the network of neighborhood councils, to the need for mixed low and medium housing densities as well as the potential benefits of higher densities, such as increased transit and other services, shopping facilities, and greater pedestrian access.

Policy A11. Disperse assisted housing throughout the city to the maximum extent feasible without adversely impacting any building or area; avoid further impacting target areas.

Program: Inclusionary Zoning Program.(See under Policy A2.)

Responsible Agency: Planning Department.

Program: Section 8 Voucher Program. (See under Policy A14.)
Responsible Agency: Richmond Housing Authority.

Program: Rental Rehabilitation. (See under Policy A4.)

Responsible Agency: Housing & CD Department.

Description: The low-cost financing for rehab and the Section 8 vouchers provided under the Rental Rehabilitation Program make affordable rental housing available on a citywide basis.

Policy A12. Actively promote the use of innovative methods to achieve lower land costs and create more affordable housing units, such as Planned Area Districts, clustered housing developments, cooperative housing, and other methods.

Program: Design Review, Planned Area, Tentative Development Plan, and Subdivision Review.

Responsible Agency: Planning Department.

Description: The Planning Department will continue to provide educational forums for elected and appointed officials and staff on innovative design methods for higher density developments and for multifamily units that are compatible with single family areas. Examples of successful local developments can be used as models. Hilltop Villages provides a good model of a new residential area with a successful mix of housing types, densities, and prices. City staff, as part of the development review process, will encourage housing development applicants to integrate affordable units in their projects while maintaining excellence of design.

Program: Zoning Ordinance Revision. (See under Policy A16.)

Responsible Agency: Planning Department.

Description: The proposed Zoning Ordinance Revision includes a number of updates, improvements and innovations in the existing Ordinance which should contribute to the production of affordable housing (see program description under Policy A16). In addition, the section of the Ordinance addressing hillside residential development allows for clustered densities on relatively level portions of hilly sites and less dense, detached units on the upper portions.

Program: Zoning, Design Review, and Building Regulations. (See under Policy A16.)

Responsible Agency: Planning Department.

Other Agencies: Public Works - Building Regulations Division.

Program: Land Assembly Project. (See under Policy A5.)

Responsible Agency: Housing & CD Department.

Other Agencies: Redevelopment Agency; City Manager's Office.

Description: One major element in the Land Assembly Project (described under Policy A5) is to make residential land parcels available at lower cost to non-profit developers of affordable infill housing.

Policy A13. Include an affordable housing component in any new or expanded city redevelopment areas.

Program: Low and Moderate Income Housing Fund.

Responsible Agency: Richmond Redevelopment Agency.

Description: A State law, AB 265 (Chapter 1135, Statutes of 1985), required all redevelopment project areas in the state, regardless of when they were formed, to set aside at least 20 percent of tax increment revenues for increasing and improving the community's supply of low and moderate income housing, unless certain findings are made to exempt a project from that requirement. A second law, AB 1735 (Chapter 1111, Statutes of 1987) required that an indebtedness to a special Low and Moderate Income Housing Fund (L&M Fund), equivalent to the unfulfilled housing setaside obligation, be created in project areas where the full 20 percent cannot be set aside due to existing debts and obligations. Finally, Chapter 1140, Statutes of 1989 amended housing element law to require the housing program of an element to include a description of the use of moneys in the redevelopment agency's L&M Fund.

The Richmond Redevelopment Agency has not established an L&M Fund for its project areas and does not currently set aside any funds, since it has made a finding for the past few years on an annual basis that the community is making a substantial effort to meet the housing needs identified in its Housing Element; and that "this effort, consisting of direct financial contribution of local funds used to increase and improve the supply of housing affordable to persons and families of low or moderate income and very low income households, is equivalent in impact to the funds otherwise required to be set aside pursuant to Section 33334.2 of the Health and Safety Code."

While making the annual finding of exemption from the housing setaside requirement, however, the Agency has not ignored the housing needs of low and moderate income persons, and in fact has attracted a successful joint venture between the Redevelopment Agency, the nonprofit Bridge Housing Corporation of San Francisco, and the Martin Group to develop a large scale mixed use project in the City Center Redevelopment Project Area (Urban Renewal Project Area 10-A), including a substantial affordable housing component. (See the Bridge Housing Corporation/ Memorial Park Development program description, below, under this Policy.)

The Bridge Housing Corporation City Center project, moreover, is an example of the posture that redevelopment is assuming in Richmond, and which the Agency intends to pursue in future new or expanded redevelopment areas. Two new redevelopment project areas are being studied for feasibility: the proposed I-580 Redevelopment Area (which

would represent an expansion of existing Project Area 6-A), and an expansion of the City Center Project Area to include much of the largely residential areas of the Iron Triangle north of Pennsylvania Avenue up to North Richmond. Both programs are described below in further detail under this Policy (see Central Richmond Renewal Program and Proposed I-580 Redevelopment Area program descriptions). These potential redevelopment projects, however, are in the very early stages of formulation. Consequently, at the time of the Housing Element revision in 1990 it was much too early to project or even estimate the project scope and costs, the potential tax increment revenues that might result, and the housing setaside amounts that could result.

Implementation of these proposed expanded redevelopment areas could occur as early as 1991 or 1992. In the case of each new or expanded redevelopment area the Agency will analyze the housing needs of very low, low and moderate income persons and families in the project area, and will address the housing needs and include an affordable housing component in the Redevelopment Plan for each area. The Agency will on an annual basis re-examine its obligations under State law with respect to the setaside of tax increment revenues for low and moderate income housing and, if in the future it determines that the community's "substantial effort" does not have an impact equivalent to that which would result from housing setasides, the Agency will set aside tax increment revenues for housing and establish a housing L&M Fund pursuant to State law. In the meantime, however, it will aggressively pursue opportunities to increase and improve the supply of low and moderate income housing. A variety of approaches will be considered, depending on the financial feasibility, and they may include direct payment of tax increment revenues to assist in financing affordable housing development; land write-downs; below market rate loan programs; collaboration with local nonprofit developers; and bond issues to finance housing development.

Program: Bridge Housing Corporation/Memorial Park Development.

Responsible Agency: Richmond Redevelopment Agency.

Description: A large scale mixed use development on an 11 acre site in the Urban Renewal Project Area 10-A ("City Center"), combining retail commercial with affordable ownership and rental housing. Project will include an estimated 34 townhouse units affordable to low and moderate income first-time homebuyers; 65 apartment units, at least 40% of which will be affordable to low and moderate income renters; and 36 Very Low Income elderly apartment units in The Carquinez, formerly the "Hotel Don" building located one block north of the Memorial Park site.

1990-95 Objective: Residential portion of Memorial Park development built out by 1993 and specific affordable housing objectives achieved (see "Description").

Program: Central Richmond Renewal Program.

Responsible Agency: Richmond Redevelopment Agency.

Other Agencies: Housing & CD Department; Public Works Department.

Description: A multi-departmental, concentrated revitalization program aimed at strengthening the single-family residential character of the City Center and

immediately adjacent areas. This program will build on and expand the Downtown Concentrated Rehabilitation and Improvement Program described under Policy C4. The Agency proposes to combine redevelopment, federal and state funds, private non-profit developers, public improvements, and other components to rehabilitate and beautify the area, attract new affordable infill housing utilizing vacant lots, improve streets, and eliminate eyesores. The program's intent will be to achieve a substantial revitalization of the area through a concentrated approach. The Agency will work with nonprofit developers whenever feasible on specific projects to build or rehabilitate low-cost affordable housing units.

1990-95 Objective: Comprehensive program proposal developed by June 1991, analyzing resources, priorities, and outlining a strategic plan. Initiate implementation of program by January 1992.

Program: **Proposed I-580 Redevelopment Area (Expanded Harbor Gate Urban Renewal Project Area 6-A).**

Responsible Agency: Richmond Redevelopment Agency.

Description: A new project area which is being developed along I-580 will be primarily non-residential in scope, promoting job producing business attraction and expansion. The boundaries of residential neighborhoods adjacent to the north of the proposed redevelopment area will be strengthened by the definition of this project area to mitigate incompatible land uses. These neighborhood areas are directly north of I-580, concentrated between South 15th Street eastward to South 31st Street. The potential exists for redevelopment project funds to be allocated to improve the housing stock in those residential districts adjacent to the project area by providing seed monies for housing rehabilitation programs and by promoting the construction of affordable infill housing in collaboration with private sector groups, particularly non-profit developers.

1990-95 Objective: Establish the revised Redevelopment Project Area and commence implementation of the Redevelopment Plan by August 1991.

Policy A14. Continue to pursue rent subsidy programs for low-income city residents to the maximum extent available, while working toward self-sufficiency for all residents with respect to housing and shelter.

Program: **Conventional Public Housing Program.**

Responsible Agency: Richmond Housing Authority.

Description: The Authority currently owns and manages 350 elderly and 500 family units of low-income housing constructed under HUD's Conventional Public Housing Program. The specific projects are: Easter Hill Village (300 family units); Nystrom Village (102 family units); Triangle Court (98 family units); Hacienda (150 elderly units); Friendship Manor (58 elderly units); and Nevin Plaza (143 elderly units).

1990-95 Objective: Manage, maintain and systematically upgrade the units in the conventional projects. (See Public Housing Modernization Program under Policy C3.)

Program: Section 8 Certificate Program.

Responsible Agency: Richmond Housing Authority.

Description: The Housing Authority subsidizes rents of Very Low Income families through the use of 983 Section 8 Certificates under the Housing Assistance Program of the U.S. Department of Housing & Urban Development (HUD). The Housing Authority processes new Section 8 Housing Assistance Contracts and lease amendments; conducts annual unit inspections and tenant reexaminations to determine eligibility for continued assistance; and applies for additional Existing Housing Program Certificates whenever available.

1990-95 Objective: Conduct annual inspections and tenant eligibility reexaminations for all 983 Section 8 Certificates. Maintain 100% lease-up average for all Section 8 Certificates.

Program: Section 8 Voucher Program.

Responsible Agency: Richmond Housing Authority.

Description: Richmond had 261 HUD Section 8 Housing Vouchers including 40 portable vouchers in the first half of 1990. The Housing Authority estimates it will have 300 units leased under the Housing Voucher program by the end of 1990-91. The Housing Authority, as with the Certificates program, processes new Housing Assistance Contracts and lease amendments; conducts annual unit inspections and tenant eligibility reexaminations; and applies for additional Vouchers when available.

1990-95 Objective: Maintain 100% lease-up average for all units subsidized by the Housing Voucher Program.

Program: Section 8 Moderate Rehabilitation Program.

Responsible Agency: Richmond Housing Authority.

Description: The Housing Authority had 13 units authorized and 13 units leased under this Section 8 Program in 1990. The rehabilitation was done in 1982-83. Currently, federal financing is available under the HUD Section 8 Moderate Rehabilitation Program for SRO Dwelling Units for Homeless Individuals.

1990-95 Objective: Maintain 100% lease-up for the 13 Moderate Rehabilitation units. Obtain HUD financing under Section 8 Moderate Rehab for a project providing additional SRO facilities for homeless persons. (See project description under Policy C8.)

Policy A15. Make a maximum effort, after detailed analysis on a case by case basis to ensure consistency with existing laws and policies, to preserve for low income households all of the units in assisted housing developments in Richmond that are eligible to change to non-low-income housing uses due to terminations of subsidy contracts, mortgage prepayment, or expiration of use restrictions.

Program: Units At Risk Program.

Responsible Agency: Housing & CD Department.

Description: HCD shall continue to monitor the local assisted housing projects and keep in touch with the owners and with HUD, so that the City can be forewarned of any situation where assisted units are in danger of converting to non-low-income housing uses. In the event that units are at risk of conversion HCD will intervene and use any available resources to preserve the units for lower income households. (See Appendix F for analysis of assisted housing units at risk of conversion.)

1990-95 Objective: 173 units preserved. (See "Summary of Quantified Objectives for 1990-1995" on page 28.)

Policy A16. Promote the development of good quality housing for all income groups through zoning, design review, and building regulations, consistent with efforts to increase the city's affordable housing stock.

Program: Zoning Ordinance Revision.

Responsible Agency: Planning Department.

Description: The City began work on a comprehensive revision of its Zoning Ordinance in 1990, intended to update the Ordinance, correct obsolete regulations, introduce innovations and provide for greater flexibility in some areas, and in general produce a clearer, more easily usable document. A number of changes proposed in the Ordinance are expected to assist in the production of affordable housing. Among these are more flexible requirements governing second units (see Second Units Program under Policy D2); more flexible parking requirements including reduced minimum parking stall size and reduced parking space ratios for large multifamily projects; relaxed setback requirements; regulations governing affordable housing density bonuses; permitting "live-work" spaces in industrial areas; and a redefinition of the City's residential districts to allow a more graduated, step by step increase in allowable densities and minimum lot sizes. The revised districts are designed to correspond with the proposed new General Plan residential use designations to ensure consistency between the revised Zoning Ordinance and the General Plan. (See Richmond General Plan Update program under Policy B2.)

1990-95 Objective: Revised Zoning Ordinance adopted by the end of 1991.

Program: Zoning, Design Review, and Building Regulations.

Responsible Agency: Planning Department.

Other Agencies: Public Works - Building Regulations Division.

Description: In revising its Zoning Ordinance (see above) the City and its consultants have given particular attention to promotion of good quality design and have proposed an improved design review process (a component of the Ordinance). Regarding residential street standards, including street width and sidewalk requirements, City staff will explore possible ways to reduce the standards where feasible and make them less rigid. This could allow developers to put more dwelling units into projects and could reduce the overall improvements costs.

1990-95 Objective: Revised Zoning Ordinance adopted by the end of 1991. Explore

feasibility of reducing street standards by the end of 1991; implement by mid-1992.

Policy A17. Promote a mix of dwelling types and sizes in new residential area; discourage the formation of new residential areas having a uniform housing type and size throughout.

Program: Design Review, Controlled Development Review, Planned Area, Tentative Development Plan, and Subdivision Review. (See under Policy A12.)

Responsible Agency: Planning Department.

Policy A18. Explore the feasibility of a commercial-industrial/housing linkage program requiring commercial and industrial developers to provide housing or pay an in-lieu fee.

Program: Commercial-Industrial/Housing Linkage Program.

Responsible Agency: Richmond Redevelopment Agency.

Other Agencies: Housing & CD Department; Planning Department.

Description: The Redevelopment Agency coordinates the City's economic development program. The Agency works with major commercial and industrial developers and negotiates development agreements where applicable, which may include growth mitigation requirements of developers.

1990-95 Objective: By January 1992, conduct study and report to City Council on the feasibility of a commercial-industrial/housing linkage program.

Policy A19. Centralize and consolidate local governmental activity related to affordable housing.

Program: Housing Coordinating Group.

Responsible Agency: Housing & CD Department.

Description: A Housing Coordinating Group will be established under the direction of the Housing & Community Development Director, to ensure that the City's housing policies and programs are effectively coordinated in order to (1) generate maximum results in addressing Richmond's housing needs and (2) implement the Housing Element policies and Five-Year Program. The Coordinating Group shall include all of the various City agencies and departments involved with housing: the Housing & Community Development Department; the Richmond Housing Authority; the Redevelopment Agency; City Manager's Office; Planning Department; Public Works Department; Human Services Department; Human Relations Department; and the Office of the City Attorney. The Coordinating Group and its Director will work closely with other housing providers in the private and non-profit sectors and with other public agencies.

1990-95 Objective: Housing Coordinating Group established in 1990. Conduct periodic meetings to coordinate the City's housing activities and to review progress in implementing the Housing Element policies and Five-Year Program.

B. Housing Accessibility:

Policy B1. Promote fair housing principles and equal housing opportunity in all situations.

Program: Tenant Landlord Counseling.

Responsible Agency: Housing & CD Department.

Other Agencies: Human Relations Department; Contra Costa Legal Services Foundation.

Description: An ongoing program providing advice to tenants and landlords regarding legal rights and responsibilities related to evictions, security deposits, and discrimination. The City provides pre-litigation counseling and Legal Services provides legal assistance and litigation services. The City's Human Relations Department assists in resolving cases of discrimination and violations of fair housing and equal housing opportunity. The Housing & CD Department, in addition, promotes fair housing and equal housing opportunity by conducting workshops for residents and addressing neighborhood groups and renter associations. These promotional activities are coordinated with Contra Costa Legal Services and with the local banks.

1990-95 Objective: Fund a fair housing program component by the end of 1991. Program will include workshops, community presentations, and newspaper advertisements.

Policy B2. Review residential development applications for accessibility to community facilities and commercial services, and encourage provision of transit services.

Program: Review of Residential Development Applications.

Responsible Agency: Planning Department.

Description: Residential projects are evaluated as part of the review process as to the adequacy of transit and other services planned for the development. Applicants may be required to work with transit agencies to increase the level of bus or other transit service to the project. The city's Growth Management Element to the General Plan, a requirement under the voter-approved "Measure C", will spell out levels of services and facilities which must be met before a development can be approved.

1990-95 Objective: Adopt Growth Management Element by January 1992.

Program: Richmond General Plan Update.

Responsible Agency: Planning Department.

Description: The City's first comprehensive update and revision of its General Plan, expected to be completed in the first half of 1992, will include revised goals, policies, and standards for residential areas and for proximity of shopping facilities and community services. In addition, the revised General Plan will include a Growth Management Element defining level-of-service standards which must be met by development applications (residential, commercial, and industrial) in order for the project to be approved. The required level-of-service standards will include traffic; fire; police; parks and recreation; sanitary facilities; water; and flood control.

1990-95 Objective: Adopt revised General Plan including Growth Management Element by June 1992.

C. Housing Conservation and Neighborhood Preservation:

Policy C1. Give priority in the use of city programs and resources to conserving and upgrading the city's existing housing stock rather than constructing new units, except for the construction of affordable units.

Programs: Under Policy A4: Home Improvement Loan Program (HILP); California Housing Rehabilitation Program; Purchase, Rehabilitation, & Resale of Vacant & Abandoned Structures; Rental Rehabilitation;

Under Policy A13: Bridge Housing Corporation/ Memorial Park Development; Central Richmond Renewal Program; Proposed I-580 Redevelopment Area (Expanded Harbor Gate Urban Renewal Program Area 6-A);

Under Policy A14: Section 8 Moderate Rehabilitation Program;
Under Policy 15: Units At Risk Program.

Program: California Disaster Assistance Program (CALDAP).

Responsible Agency: Housing & CD Department.

Description: A State low-interest loan program for owners of earthquake-damaged residential property. City of Richmond's application received administrative approval in March 1990. CALDAP provides 3% payment-deferred loans to owner occupants (up to \$30,000) and 3% loans for rental units with no maximum dollar amounts. Owners of rental units can opt to make the units affordable and thereby have the entire loan repayment waived, in 10-year increments.

1990-95 Objective: 30 owner occupied and 5 rental units rehabilitated.

Policy C2. Use demolition of substandard or dangerous buildings only as a last resort in the code enforcement and abatement process, and provide relocation assistance.

Program: Code Enforcement, Abatement and Relocation.

Responsible Agency: Public Works - Building Regulations Division.

Other Agencies: Housing & CD Department; City Attorney's Office; Contra Costa Legal Services Foundation.

Description: The City program provides State mandated enforcement of building and construction codes and enforcement of local requirements related to land use, zoning, health and safety. The City shall use demolition of substandard or dangerous buildings only as a last resort in the code enforcement and abatement process and only when the building conditions pose an imminent risk of harm to public health, safety, or welfare and when rehabilitation is economically infeasible. The City shall require and/or provide relocation benefits and assistance whenever tenants are ordered to vacate a substandard or dangerous building in connection with code enforcement and abatement activity.

1990-95 Objective: Increase notices for correction/clean-up to 200 per year.

Program: Abatement of Substandard Buildings Project.

Responsible Agency: Housing & CD Department.

Other Agencies: Public Works - Building Regulations; City Attorney's Office; Contra Costa Legal Services Foundation.

Description: The project utilizes the City's abatement process to expedite the rehabilitation or abatement of select, severely substandard occupied rental housing structures in the City's CDBG target areas. Abatement actions are coupled with relocation assistance available to tenants, and rehabilitation loan assistance is offered to the absentee landlords. Sources for rehabilitation loans include HUD Section 312 loan funds, which have not been readily available in recent years; Rental Rehabilitation Program funds, providing a maximum of only \$8,500 per unit; CDBG funds; and other city funds where available.

1990-95 Objective: Conduct abatement (in most cases rehabilitation) of 120 units in substandard buildings. Provide relocation assistance and payments to an estimated 10 families per year, in the City's target area neighborhoods, who are displaced by code enforcement. (Note: the number of relocation cases is entirely dependent on the pace of abatement activity.)

Policy C3. Leverage federal block grant and other public funds to the maximum extent to support housing rehabilitation and to preserve existing housing.

Programs: Under Policy A4: Home Improvement Loan Program (HILP); California Housing Rehabilitation Program; Purchase, Rehabilitation, & Resale of Vacant & Abandoned Structures; Rental Rehabilitation; State Bond Financed Affordable Housing Programs.

Program: Public Housing Modernization.
Responsible Agency: Richmond Housing Authority.
Description: The Housing Authority is systematically modernizing the units within its Conventional Low Rent Public Housing projects, with federal assistance under the Comprehensive Improvement Assistance Program (CIAP). Modernization and landscaping of the 300-unit Easter Hill Village project was underway in 1990; will consist of five phases; and will be completed in 1992. The modernization work on the Hacienda elderly housing project (150 units) was scheduled for HUD approval in late 1990, and project completion in 1991-92. The Hacienda modernization will include installing new elevators; exterior painting; interior work in units where needed; new security system; and new roof. An application to HUD has been submitted for 1991-92 to modernize the 58 elderly units at Friendship Manor.
1990-95 Objective: Complete Easter Hill Village and Hacienda project modernization by 1992; Friendship Manor modernization by 1994.

Policy C4. Use a comprehensive, focused neighborhood revitalization approach involving several city departments to upgrade and preserve neighborhoods at risk.

Program: Downtown Concentrated Rehabilitation and Improvement.
Responsible Agency: Housing & CD Department.
Description: A program of concentrated code enforcement combined with housing rehabilitation loans and public improvements, focusing on the area west of 6th Street, south of MacDonald Avenue, and north of Bissell Avenue in the downtown Iron Triangle neighborhood. The City is working with the Iron Triangle Neighborhood Council (acting as a project committee) to expand the program area and to expedite the public improvements.
1990-95 Objective: Complete code inspections of 30 target area residences per year and provide loan assistance to 20 property owners per year.

Program: Central Richmond Renewal Program. (See under Policy A13.)
Responsible Agency: Redevelopment Agency.
Other Agencies: Housing & CD Department; Public Works Dept. **Description:** This program would build on and expand the Downtown Concentrated Rehabilitation and Improvement Program described above.

Program: Housing Coordinating Group. (See under Policy A19.)
Responsible Agency: Housing & CD Department.

Policy C5. Support the neighborhood councils, neighborhood watch groups, and local non-profit groups in their efforts to combat crime and to strengthen, beautify and upgrade neighborhoods.

Program: Neighborhood Services Liaison.

Responsible Agency: City Manager's Office.

Description: An ongoing program to promote and solicit community residents' participation in the Neighborhood Council system and the city-supported Crime Prevention and Community Drug Education programs.

1990-95 Objective: Increase the number of active neighborhood councils; sponsor workshops and training sessions for neighborhood councils; increase resident participation in the Crime Prevention program and the Community Drug Education program.

Policy C6. Conduct city code enforcement and abatement activities so as to avoid involuntary displacement of tenants wherever possible.

Program: Code Enforcement, Abatement and Relocation. (See under Policy C2.)

Responsible Agency: Public Works - Building Regulations Division.

Other Agencies: Housing & CD Department; City Attorney's Office; Contra Costa Legal Services Foundation.

Program: Abatement of Dangerous Buildings Project. (See under Policy C2.)

Responsible Agency: Housing & CD Department.

Other Agencies: Public Works - Building Regulations; City Attorney's Office; Contra Costa Legal Services Foundation.

Policy C7. Educate and inform all major ethnic groups in the community of available housing rehabilitation programs through neighborhood and community organizations and by using the most effective media.

Program: Housing Department Marketing Program.

Responsible Agency: Housing & CD Department.

Other Agencies: City Manager's Office-Neighborhood Services Liaison.

Description: Housing & Community Development developed a marketing plan for its programs for implementation in late 1990. The Department will meet with all active neighborhood councils to promote its housing assistance programs. Neighborhood meetings will be supplemented with mailings, door to door canvassing in select areas, and direct contacts with special ethnic group centers such as the Lao Family Center.

1990-95 Objective: Implement marketing plan by the end of 1990.

Policy C8. Work to preserve, rehabilitate and expand the existing stock of single room occupancy (SRO) units in Richmond.

Program: SRO Unit Rehabilitation.

Responsible Agency: Housing & CD Department.

Other Agencies: Richmond Housing Authority; Contra Costa Legal Services Foundation; local non-profit organizations assisting the homeless community.

Description: The City has an ongoing effort to work with owners of SRO units in Richmond to assist them in rehabilitating and preserving their properties, including providing rehab loan financing. This has not met with success due to apparent lack of interest on the part of owners. The City will continue to monitor the availability and condition of existing SRO units in Richmond in collaboration with the Housing Authority and with Contra Costa Legal Services. The City will continue its efforts to encourage and assist SRO unit owners to rehabilitate their properties. Specifically, the City will explore the use of owner incentive refinancing and other programs to help finance the rehab of SRO units.

1990-95 Objective: Endeavor to preserve the existing stock of SRO units in Richmond through intervention and rehabilitation assistance, consistent with other City policies and programs.

Program: Additional SRO Units for Homeless Persons.

Responsible Agency: Richmond Housing Authority.

Other Agencies: Housing & CD Department.

Description: Federal financing is available under the HUD Section 8 Moderate Rehabilitation Program for SRO Dwelling Units for Homeless Individuals. The Housing Authority is exploring the feasibility of rehabilitating and converting one or more vacant properties in Richmond to SRO type use, to be managed by a local non-profit services agency.

1990-95 Objective: Obtain HUD, State, or private non-profit financing for a project providing additional SRO facilities.

D. Special Housing Needs:

Policy D1. Address through city actions and programs the unmet housing needs of special groups in the population, including the elderly and disabled.

Program: City Compliance with Fair Housing Act Access Requirements.

Responsible Agency: Public Works - Building Regulations Division.

Other Agencies: Planning Department.

Description: The federal 1988 Fair Housing Act amendments contained new access requirements for disabled and physically handicapped persons. The city will review its building application review and permit process, and update it if necessary, to ensure that it complies fully with the new federal requirements. The Richmond Housing Authority will review its existing properties to ensure full compliance with the federal law access provisions relating to modifying of existing subsidized housing.

1990-95 Objective: City process reviewed and consistent with federal Fair Housing

access requirements by mid-1991.

Programs: Home Improvement Loan Program; Rental Rehabilitation; and other City Programs listed under Policy A4.

Responsible Agencies: Housing & CD Department; Richmond Housing Authority.

Description: Both the Housing Department and the Housing Authority give particular attention to the special needs of elderly and disabled persons in their assisted housing and housing rehabilitation programs.

Program: State Bond Financed Affordable Housing Programs. (See under Policy A4.)

Responsible Agency: Housing & CD Department.

Policy D2. Promote efforts to make available a variety of housing options for special needs groups including the elderly and disabled.

Program: Review of Residential Development Applications. (See under Policy B2.)

Responsible Agency: Planning Department.

Description: Developers of elderly housing will be encouraged to provide a range of unit types, offering elderly residents different options ranging from complete independence to on-site medical care, as their health changes.

Program: Second Units Program.

Responsible Agency: Planning Department.

Description: By exercising its authority to allow second units the City may enable elderly residents to extend the time they can live independently. The City will encourage shared equity schemes allowing elderly persons to stay in their house.

Program: Inclusionary Zoning Program. (See under Policy A2.)

Responsible Agency: Planning Department.

Description: In implementing this program the City will use and enforce State and Federal laws requiring access for disabled and handicapped persons.

Policy D3. Provide adequate sites to address the community's unmet need for emergency shelters and transitional housing.

Program: Make adequate sites available for a balance and variety of housing types. (See under Policy A1.)

Responsible Agency: Planning Department.

Program: Additional SRO Units for Homeless Persons. (See under Policy C8.)
Responsible Agency: Richmond Housing Authority.

Policy D4. Ensure that the city's regulatory process encourages and does not impede the provision of needed shelters and transitional housing.

Program: Zoning Ordinance Administration.
Responsible Agency: Planning Department.
Description: In adopting its revised Zoning Ordinance (see Zoning Ordinance Revision program under Policy A16) and in administering the Ordinance the City shall ensure that the Ordinance and the regulatory process outlined therein shall encourage and not impede the provision of shelters and transitional housing.
1990-95 Objective: Revised Zoning Ordinance adopted by the end of 1991.

SUMMARY OF QUANTIFIED OBJECTIVES FOR 1990-1995

NEW CONSTRUCTION (units)

TYPE/ INCOME LEVEL	VERY LOW	LOW	MODERATE	ABOVE MODERATE	TOTAL
OWNERSHIP	40	250	650	1350	2290
RENTAL	105	105	600	100	910
TOTAL	145	355	1250	1450	3200

ASSISTED REHABILITATION & CONSERVATION (units)

	VERY LOW	LOW	MODERATE	TOTAL
REHABILITATION	275	445	15	735
CONSERVATION				
Abatement of Substandard Bldgs	50	50		100
Assisted Multifamily Rental Units At Risk*	164	9		173
CONSERVATION SUBTOTAL	214	59		273
REHAB & CONSERVATION TOTAL	489	504	15	1008

* Represents objective for preserving units at risk (of losing government assistance)

APPENDIX A. HOUSING NEEDS ASSESSMENT.

The demographic, economic and social characteristics of a community dictate its housing, social services, employment and public facilities needs. (Demography is "the statistical study of human populations especially with reference to size and density, distribution, and vital statistics.")

The characteristics of the local population have an important bearing on all aspects of the General Plan goals, standards, and policies. They set the "human framework" for the entire General Plan document.

This Section includes a description of the current residents of Richmond: total and projected population figures, ethnic composition, and age of residents. An assessment of the current housing stock follows which includes: housing conditions, the number of substandard units, maintenance and rehabilitation needs, current vacancy rates, and an inventory of land suitable for residential development. Subgroups of the population and their special housing needs are identified and discussed. Finally, the opportunities and constraints the city faces in meeting its housing goals are outlined.

POPULATION CHARACTERISTICS

Total Population

Richmond's 1990 estimated population is 84,344, according to the State Department of Finance (DOF). The City's 1980 population was 74,676 according to the 1980 U.S. Census. Based on these two figures, Richmond's population increased 12.9% from 1980 to 1990. The City's population actual decreased by 6% during the previous ten years, between 1970 (when the population was 79,043) and 1980. The 1990 figure of 84,344 is an estimate only; the official population of Richmond remains the 1980 U.S. Census figure of 74,676. The 1990 Census population figure for Richmond will be available from the U.S. Census Bureau by April 1991.

Richmond's 1990 estimated population in households is 83,540 and the total households (i.e. occupied housing units) is estimated at 32,447, or an average of 2.575 persons per household. Group quarters population is estimated at 804 persons.

Population Trends Since 1980

Steady Increase in Population: The latest figure (84,344) represents the highest annual estimate since the 1980 Census. The city's population has been rising steadily each year since 1980.

Declining Household Size: According to the State Department of Finance estimates, Richmond's average household size has been declining more or less steadily since 1984, from 2.65 persons per household to the State's 1990 estimate of 2.57. The official 1980 Census figure for Richmond was 2.64 persons per household.

Increase in New Residential Construction: Richmond's steady population rise since 1980 is primarily due to the large number of new homes that have been built -- principally in the El Sobrante, Hilltop, Brickyard Cove, and Marina Bay areas.

A total of 5,048 net new housing units were added to the City's housing stock in the ten-year period from January 1980 through December 1989. This resulted in an estimated total of 34,130 housing units in Richmond as of January 1990 (the State DOF estimate is 34,011) -- a 17.4% increase in 10 years over the estimated 28,082 units in Richmond in 1980.

Population Growth Projections

Future population growth projections for Richmond and its Sphere-of-Influence Area have been made by the Association of Bay Area Governments (ABAG), the metropolitan planning agency for the nine-county San Francisco Bay Area.

The population of the Richmond Sphere-of-Influence Area (City of Richmond and adjacent unincorporated areas in North Richmond, El Sobrante and East Richmond Heights) is projected to increase from 98,800 persons in 1990 to 104,600 in 1995 and to 105,700 by the year 2000. (See Table A-1.)

According to ABAG the most rapid period of population growth in the Richmond area will be during the ten years from 1985 to 1995. ABAG estimates that the population increase from 1985 to 1990 was 7500, and forecasts a further increase of 5800 persons from 1990 to 1995. After 1995 ABAG sees a leveling-off, apparently as a result of physical buildout and declining household size.

On the following pages are tables from Projections 90 with ABAG's population, household size, and income projections for Richmond and other subregional areas in Contra Costa County, for each 5-year increment between 1980 and 2005.

TABLE A-1
TOTAL POPULATION

SUBREGIONAL AREA	1980	1985	1990	1995	2000	2005
ANTIOCH**	44,195	49,200	60,400	75,200	89,800	101,300
BRENTWOOD**	6,785	7,300	9,300	13,600	22,700	28,400
CLAYTON**	7,154	7,400	8,400	10,800	11,300	11,700
CONCORD**	106,102	108,100	112,400	117,900	123,400	123,800
DANVILLE**	29,479	31,300	36,300	39,200	41,700	43,900
EL CERRITO**	28,717	28,700	29,000	28,600	27,800	27,800
HERCULES**	6,826	9,600	16,500	18,300	19,600	21,400
LAFAYETTE**	24,003	23,600	23,700	23,900	24,000	23,800
MARTINEZ**	30,822	35,800	39,200	41,500	42,300	4 2000
MORAGA**	15,214	15,400	16,500	17,400	17,900	18,100
ORINDA**	16,223	16,300	16,900	16,900	16,300	16,200
PINOLE**	24,334	24,500	27,200	27,200	26,500	26,900
PITTSBURG**	43,843	51,500	62,700	71,000	73,700	75,600
PLEASANT HILL**	30,089	32,500	36,000	37,800	37,700	37,600
RICHMOND**	88,889	91,300	98,800	104,600	105,700	105,600
SAN PABLO**	23,010	24,900	24,900	24,900	24,400	24,200
SAN RAMON****	20,245	26,400	35,700	46,300	53,200	55,600
WALNUT CREEK**	70,544	73,000	75,900	77,600	79,300	80,500
ALAMO-BLACKHAWK****	10,413	13,700	19,000	21,100	21,700	22,300
RODEO-CROCKETT****	11,055	11,600	11,300	11,100	10,900	10,800
RURAL EAST C. C. CO.****	14,056	19,400	24,600	30,100	36,300	4 2000
REMAINDER	4,382	4,750	5,300	6,000	6,800	7,400
CONTRA COSTA	656,380	706,250	790,000	861,000	913,000	946,900

* City

** City Sphere of Influence

*** Urban Service

**** Other Subregional Area

TABLE A-2
HOUSEHOLD POPULATION

SUBREGIONAL AREA	1980	1985	1990	1995	2000	2005
ANTIOCH**	43,957	49,000	60,100	74,900	89,400	100,800
BRENTWOOD**	6,717	7,200	9,200	13,500	22,500	28,200
CLAYTON**	7,154	7,400	8,400	10,800	11,300	11,700
CONCORD**	105,167	107,000	111,200	116,400	121,900	122,200
DANVILLE**	29,385	31,200	36,200	38,900	41,500	43,700
EL CERRITO**	28,661	28,700	28,900	28,500	27,700	27,700
HERCULES**	6,826	9,600	16,500	18,300	19,600	21,400
LAFAYETTE**	23,785	23,400	23,500	23,600	23,700	23,600
MARTINEZ**	30,259	35,000	38,200	40,400	41,000	40,800
MORAGA**	14,374	14,300	15,100	16,000	16,500	16,600
ORINDA**	16,169	16,300	16,700	16,600	16,100	15,900
PINOLE**	24,321	24,400	27,100	27,000	26,400	26,800
PITTSBURG**	43,756	51,300	62,400	70,600	73,200	75,200
PLEASANT HILL**	29,617	3 2000	35,500	37,200	37,000	36,900
RICHMOND**	88,325	90,700	98,100	103,700	104,800	104,700
SAN PABLO**	22,615	24,400	24,400	24,300	23,700	23,600
SAN RAMON****	20,214	26,300	35,600	46,300	53,100	55,500
WALNUT CREEK**	69,680	71,900	74,900	76,400	78,100	79,300
ALAMO-BLACKHAWK****	10,215	13,400	18,700	20,800	21,400	2 2000
RODEO-CROCKETT****	11,017	11,500	11,200	11,000	10,800	10,800
RURAL EAST C. C. CO.****	13,910	19,100	24,400	29,900	36,100	41,800
REMAINDER	3,472	3,900	4,350	4,950	5,600	6,200
CONTRA COSTA	649,596	698,000	780,650	850,050	901,400	935,400

* City

** City Sphere of Influence

*** Urban Service

**** Other Subregional Area

TABLE A-3
HOUSEHOLDS

SUBREGIONAL AREA	1980	1985	1990	1995	2000	2005
ANTIOCH**	15,543	17,490	22,030	27,960	34,520	39,390
BRENTWOOD**	2,233	2,440	3,220	4,910	8,570	10,980
CLAYTON**	2,205	2,370	2,840	3,660	3,980	4,140
CONCORD**	38,903	40,720	44,150	46,540	49,880	50,300
DANVILLE**	9,455	10,540	12,520	13,670	15,070	15,930
EL CERRITO**	12,174	12,360	12,790	12,830	12,840	12,880
HERCULES**	2,099	3,010	5,300	5,990	6,680	7,360
LAFAYETTE**	8,878	8,950	9,310	9,570	9,790	9,910
MARTINEZ**	11,405	13,510	15,280	16,280	16,960	17,060
MORAGA**	5,047	5,190	5,690	6,170	6,560	6,700
ORINDA**	5,798	5,910	6,320	6,470	6,520	6,520
PINOLE**	8,051	8,370	9,660	9,980	10,120	10,310
PITTSBURG**	15,207	17,930	22,680	26,150	27,750	28,690
PLEASANT HILL**	11,695	13,070	15,130	16,040	16,370	16,400
RICHMOND**	33,621	34,730	38,630	41,650	44,210	44,550
SAN PABLO**	9,097	9,890	10,200	10,210	10,280	10,290
SAN RAMON****	6,393	8,510	12,160	16,120	19,240	20,250
WALNUT CREEK**	30,057	31,550	34,180	35,220	36,670	37,400
ALAMO-BLACKHAWK****	3,339	4,490	6,430	7,210	7,670	7,980
RODEO-CROCKETT****	4,061	4,300	4,350	4,370	4,410	4,430
RURAL EAST C. C. CO.****	5,078	7,060	9,230	11,530	14,430	16,910
REMAINDER	1,195	1,370	1,590	1,860	2,180	2,410
CONTRA COSTA	241,534	263,760	303,690	334,390	364,700	380,790

* City

** City Sphere of Influence

*** Urban Service

**** Other Subregional Area

TABLE A-4
PERSONS PER HOUSEHOLDS

SUBREGIONAL AREA	1980	1985	1990	1995	2000	2005
ANTIOCH**	2.82	2.79	2.72	2.67	2.58	2.56
BRENTWOOD**	3.00	2.96	2.85	2.75	2.63	2.57
CLAYTON**	3.24	3.12	2.97	2.94	2.85	2.82
CONCORD**	2.70	2.62	2.52	2.50	2.44	2.43
DANVILLE**	3.10	2.95	2.89	2.84	2.75	2.73
EL CERRITO**	2.35	2.31	2.26	2.22	2.15	2.14
HERCULES**	3.25	3.19	3.11	3.04	2.92	2.91
LAFAYETTE**	2.67	2.61	2.52	2.47	2.41	2.37
MARTINEZ**	2.65	2.58	2.50	2.48	2.42	2.38
MORAGA**	2.84	2.75	2.64	2.59	2.51	2.48
ORINDA**	2.78	2.75	2.63	2.56	2.46	2.44
PINOLE**	3.02	2.91	2.79	2.71	2.60	2.59
PITTSBURG**	2.87	2.85	2.74	2.70	2.63	2.61
PLEASANT HILL**	2.53	2.44	2.34	2.31	2.25	2.25
RICHMOND**	2.62	2.60	2.54	2.48	2.36	2.35
SAN PABLO**	2.48	2.46	2.39	2.37	2.31	2.29
SAN RAMON****	3.16	3.08	2.93	2.86	2.76	2.74
WALNUT CREEK**	2.31	2.28	2.19	2.16	2.12	2.12
ALAMO-BLACKHAWK****	3.05	2.98	2.91	2.89	2.78	2.75
RODEO-CROCKETT****	2.71	2.67	2.57	2.52	2.44	2.42
RURAL EAST C. C. CO.****	2.73	2.70	2.63	2.59	2.50	2.47
REMAINDER	2.90	2.83	2.71	2.65	2.58	2.55
CONTRA COSTA	2.69	2.65	2.57	2.54	2.47	2.46

* City

** City Sphere of Influence

*** Urban Service

**** Other Subregional Area

TABLE A-5
MEAN HOUSEHOLD INCOME
(in constant 1988 dollars)

SUBREGIONAL AREA	1980	1985	1990	1995	2000	2005
ANTIOCH**	36,011	39,100	43,100	46,600	49,500	52,500
BRENTWOOD**	35,203	38,600	41,100	44,200	47,900	50,600
CLAYTON**	56,791	60,300	62,000	67,100	67,400	71,700
CONCORD**	39,604	42,600	44,200	47,200	49,000	52,100
DANVILLE**	68,537	73,200	76,500	79,800	83,700	87,700
EL CERRITO**	44,637	47,200	49,100	51,300	52,700	55,500
HERCULES**	51,280	56,400	59,600	64,000	64,200	65,400
LAFAYETTE**	61,491	66,100	68,200	71,700	73,300	78,000
MARTINEZ**	40,815	44,700	46,100	49,300	50,000	53,700
MORAGA**	65,950	69,700	72,000	76,100	78,300	81,800
ORINDA**	80,562	84,900	91,300	94,200	95,900	101,800
PINOLE**	43,362	47,100	49,400	51,800	52,200	55,600
PITTSBURG**	30,756	33,800	35,400	37,100	37,900	40,700
PLEASANT HILL**	41,187	44,500	47,000	48,500	49,300	52,600
RICHMOND**	31,045	33,900	36,200	39,100	40,100	42,600
SAN PABLO**	26,331	28,500	29,200	30,100	31,400	33,400
SAN RAMON****	54,088	59,400	67,000	70,300	72,800	75,500
WALNUT CREEK**	48,421	51,300	53,300	55,200	57,500	61,300
ALAMO-BLACKHAWK****	83,716	87,000	91,500	96,300	100,600	106,700
RODEO-CROCKETT****	36,582	38,800	39,500	41,700	42,300	45,800
RURAL EAST C. C. CO.****	35,901	41,300	45,100	49,300	52,000	56,000
REMAINDER	63,973	67,400	69,800	74,200	76,900	83,300
CONTRA COSTA	43,407	46,800	49,600	52,400	54,200	57,500

* City

** City Sphere of Influence

*** Urban Service

**** Other Subregional Area

TABLE A-6
POPULATION BY AGE AND SEX: CONTRA COSTA COUNTY

Age	April 1, 1980			April 1, 1985			April 1, 1990		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-4	22,421	21,614	44,035	24,500	23,200	47,700	26,900	25,500	52,400
5-9	23,649	22,089	45,738	24,500	23,200	47,700	27,100	26,000	53,100
10-14	27,580	26,664	54,244	25,800	24,400	50,200	26,900	25,500	52,400
15-19	30,136	29,752	59,888	27,600	27,100	54,700	26,800	26,200	53,000
20-24	26,400	26,335	52,735	29,000	28,800	57,800	29,500	29,500	59,000
25-34	54,357	57,943	112,300	59,400	61,200	120,600	67,300	69,800	137,100
35-44	43,936	45,596	89,532	52,500	54,100	106,600	63,000	64,400	127,400
45-54	35,385	36,529	71,914	41,000	42,100	83,100	49,400	50,100	99,500
55-59	17,771	18,987	36,758	18,400	19,300	37,700	21,200	21,900	43,100
60-64	13,588	14,804	28,392	15,200	16,300	31,500	17,000	17,800	34,800
65+	24,875	35,969	60,844	29,400	39,300	68,700	33,800	44,600	78,400
Total	320,098	336,282	656,380	347,300	359,000	706,300	388,900	401,300	790,200
Median	30.13	31.80	31.00	31.67	33.15	32.42	33.07	34.24	33.67

Age	April 1, 1995			April 1, 2000			April 1, 2005		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0-4	28,500	27,000	55,500	29,000	27,500	56,500	29,000	27,400	56,400
5-9	29,000	27,900	56,900	30,000	28,900	58,900	30,100	28,900	59,000
10-14	28,500	27,300	55,800	29,900	28,700	58,600	30,500	29,300	59,800
15-19	27,200	26,700	53,900	28,400	27,900	56,300	29,500	29,000	58,500
20-24	29,200	29,300	58,500	29,100	29,300	58,400	29,600	29,700	59,300
25-34	69,700	72,900	142,600	68,000	71,300	139,300	65,500	68,600	134,100
35-44	71,700	73,200	144,900	76,200	78,300	154,500	76,500	79,300	155,800
45-54	57,900	58,500	116,400	65,400	66,100	131,500	70,200	71,600	141,800
55-59	24,700	25,300	50,000	28,400	29,000	57,400	31,600	32,500	64,100
60-64	19,400	20,000	39,400	22,400	23,000	45,400	25,300	26,200	51,500
65+	37,800	49,300	87,100	42,300	53,800	96,100	47,700	58,900	106,600
Total	423,600	437,400	861,000	449,100	463,800	912,900	465,500	481,400	946,900
Median	34.46	35.53	35.00	35.83	36.84	36.34	36.92	38.00	37.47

Household Income

The 1979 median household income in Richmond, according to the 1980 U.S. Census, was \$15,597, compared to \$8,778 in 1970. When adjusted to 1982 dollars to reflect inflation, Richmond's 1970 median household income was \$23,897 and the 1979 income was \$21,804 -- a net drop of 8.8% between 1970 and 1979.

In Contra Costa County, the unadjusted 1979 median household income was \$22,875, almost 50% higher than Richmond's. The adjusted county figure (using 1982 dollars) for 1970 is \$29,920 and for 1979 \$31,978, or a net increase of 6.9% between 1970 and 1979.

The following chart outlines the definitions of the income categories used in this Section. Note that elsewhere in the Element, current (February 1990) HUD income limits are used. The definition of each income category related to Median Income, however, is unchanged.

<u>Income Category</u>	<u>% of Median Income *</u>	<u>1980 Annual Income</u>
Poverty Level		\$7,356 and below
Very Low Income	Below 50%	Below \$11,700
Low Income	Between 50-80%	\$11,700-\$18,720
Lower Income	Below 80%	Below \$18,720
Moderate Income	Between 80-120%	\$18,720-\$28,080
Upper Income	Above 120%	Above \$28,080

* Median income for the 9 counties of the SF-Oakland Bay Area was \$23,400 per year, for a family of four in 1980.

Source: U.S. Department of Housing and Urban Development, San Francisco Area Office.

Below Poverty Level

Poverty level in 1980 was defined as less than \$7,356 annual income for a four person family. Of the City's 19,727 families in 1980, 2,931 or 14.8% of all families earned below poverty level incomes. This represented an increase from 1970 when 10% of all families were living in poverty.

The percentage of families having an income below the poverty level was highest in the following six subareas (See Map, next page):

Iron Triangle (31.3%) - Census Tracts 3760 and 3770;

Southside (30.6%) - Census Tracts 3790 and 3800;

North Richmond/Parchester (23.8%) - Census Tracts 3650.01 and 3650.02;

Pullman Plaza (22.2%) - Census Tract 3810;

Eastshore (17.5%) - Census Tract 3820; and

Belding Woods (16.3%) - Census Tracts 3730 and 3750.

CENSUS TRACT MAP - WEST HALF

CITY OF RICHMOND

CENSUS TRACTS AND NEIGHBORHOODS *

CENSUS TRACTS

NEIGHBORHOODS

BASE MAP: CITY OF RICHMOND, JULY 1987

0 2000 4000 FEET



* U.S. CENSUS BUREAU NEIGHBORHOOD STATISTICS PROGRAM

CITY OF RICHMOND
CONTRA COSTA COUNTY

CONTRA COSTA COUNTY
CITY OF RICHMOND

CONTRA COSTA COUNTY
MARIN COUNTY

SAN FRANCISCO COUNTY
MARIN COUNTY

CONTRA COSTA COUNTY
SOLANO COUNTY

PARCHESTER

3650.01

3660

3672

SAN PABLO

3680

368

NORTH RICHMOND

BELDING

NORTH & EAST

3730

3720

IRON TRIANGLE NORTH

WOODS

3750

3750

3740

NORTH & EAST

3780

IRON TRIANGLE SOUTH

3770

ATCHISON VILLAGE

NICHOLL PARK

SANTA FE

3790

CORTEZ

PULLMAN

3810

POINT RICHMOND

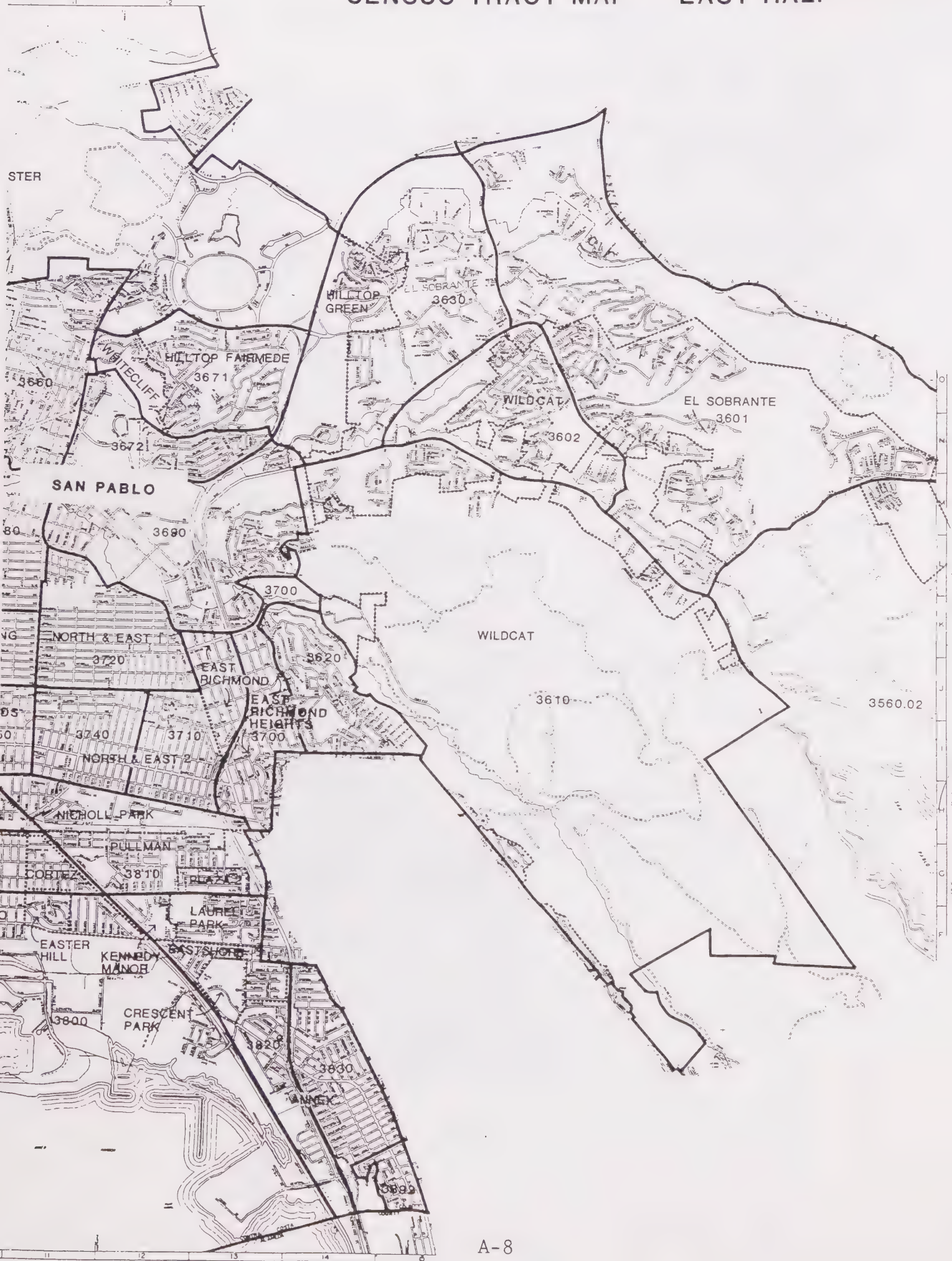
CORONADO

EASTER HILL

KENNEDY MANOR

3800

CRESO PARK



Very Low and Low Income Households

There were 16,682 lower income households in Richmond in 1980. This constituted 59.0% of the 28,107 total households in the City. The neighborhoods of North Richmond/Parchester, Iron Triangle and the Southside had the highest percentages of lower income households, with 71.0%, 81.2% and 72.6% respectively.

Income Projection for Richmond Population

The average (mean) household income in the Richmond area was estimated by ABAG to be \$31,045 in 1980, \$33,900 in 1985, \$36,200 in 1990, and \$39,100 in 1995 (in constant 1988 dollars). (See Table A-5.)

By the year 2005, ABAG forecasts that Richmond's average household income will have increased to \$42,600, substantially less than the County's projected average household income of \$57,500. ABAG, however, expects the gap between the County's average household income and Richmond's to narrow somewhat by the year 2005. In 1980, the average household income for Richmond was 70% that of the County's; by the year 2005 it is projected to be 74% of the County's.

Ethnic Composition

Richmond's ethnic composition, according to the 1980 U.S. Census, was:

TABLE A-7
ETHNIC CHARACTERISTICS OF RICHMOND POPULATION
1980

<u>Ethnic Group</u>	<u>Population</u>	<u>% of Total</u>
BLACK	35,799	47.9 %
WHITE	29,664	39.7 %
AM.INDIAN/ ESKIMO/ALEUT	452	0.6 %
ASIAN/PACIFIC ISLANDER	3,642	4.9 %
OTHER	5,119	6.9 %
TOTAL	74,676	100.0 %

SPANISH ORIGIN* 7,713 10.3 % *

* separate from ethnic breakdown.

As Table A-7 indicates, Richmond's non-White population in 1980 was 60.3% of the total population.

Trends in Ethnic Composition Since 1980

No special census or survey has been conducted to update the ethnic composition of Richmond's population since 1980. This is true for virtually every city and county; special censuses are very expensive and are rarely conducted. However, the following information indicates trends in the Richmond area since 1980.

In the fall of 1988 the Richmond Unified School District (RUSD) had the following ethnic makeup in its District-wide elementary school enrollment:

BLACK	36.2 %
WHITE	33.4 %
ASIAN/PACIFIC ISLANDER	10.8 %
FILIPINO	4.8 %
HISPANIC	14.3 %
ALASKAN/NATIVE AMERICAN	0.5 %
TOTAL.....	100.0%

Current ethnic makeup of an area's schools is one useful indicator of recent trends in the population. In looking at these percentages, however, some points should be kept in mind:

- o RUSD serves a wide area in West County which includes Richmond, El Cerrito, San Pablo, Hercules, Pinole, and certain unincorporated areas. There are differences in the ethnic makeup of these various communities. Hercules, for instance, is known to have a relatively large Filipino community. Richmond's ethnic profile, although generally similar, differs in specifics from each other city within RUSD's service area.
- o RUSD gives separate figures for Filipino (4.8%) and Asian/Pacific Islander (10.8%), whereas the 1980 Census includes Filipino under Asian/Pacific Islander. RUSD's estimate of its Asian/Pacific Islander elementary students, if Filipinos are included, would be 15.6%. This represents a significantly higher Asian makeup than existed in the City of Richmond in 1980 (4.9%). Richmond's 1980 Filipino population was only 1.5% of the City total, and was part of the 4.9% Asian population.
- o The RUSD figures define Hispanic as an ethnic category (i.e. as part of the 100% population figures). The 1980 Census, however, considered it a separate category. Comparisons between City and RUSD figures must account for this difference.
- o Based on the School District figures, however, one may assume that Richmond's Asian/Pacific Islander population has increased significantly from its 1980 level of 4.9%. It may not be as high as the 1988 RUSD 15.6% figure for elementary students, but probably lies somewhere in between.

According to the 1980 Census Richmond had 105 Vietnamese residents. Data on Laotians and Cambodians were not provided. Under the "Asian" category the largest groups in Richmond in 1980 were Filipino, Chinese, and Japanese, in that order.

A substantial number of Southeast Asians have moved into Richmond and the West County area since the 1980 Census, although no definitive surveys or population counts are available. (The term "Southeast Asian" generally includes Vietnamese, Laotians, and Cambodians.) One member of Richmond's Lao community estimated in 1988 that there were 1,000 Laotians in Richmond. This estimate, if accurate, would indicate that Laos represent 1.2 % of Richmond's 1989 population (estimated to be 82,004).

Age

The general trend in Richmond's population, at least between 1970 and 1980, was a growth in the size of the elderly population, and a decrease in the youth population.

In Richmond in 1980, 28.4% of the population was below 18 years of age. Every neighborhood in the City had a reduction in the percentage of youth population between 1970 and 1980, and in many cases the reduction was dramatic. Citywide, the youth component dropped 5.8% between 1970 and 1980.

All neighborhoods increased the ratio of seniors (over age 65) to the general population between 1970 and 1980. Citywide, the percentage of seniors increased from 7.7% in 1970 to 10.5% in 1980, an increase of 2.8%. The number of persons over 65 years of age in 1980 was 7,862 (10.5% of the population).

The percentage decrease in the youth population and the increase in the elderly population reflect both county and national trends.

HOUSING CHARACTERISTICS

General Housing Characteristics

The housing stock in the City of Richmond in 1990 consists of 34,011 housing units, according to the State Department of Finance estimates. The estimated breakdown by type of unit is the following:

<u>UNIT TYPE</u>	
Single family detached	20333
Single family attached	2754
Multifamily 2-4 units	5018
Multifamily 5+ units	5870
<u>Mobile homes</u>	<u>36</u>
TOTAL	34011
<u>STATUS OF UNITS</u>	
Occupied	32447 95.4 %
Vacant	1564 4.6 %

Each neighborhood in Richmond is unique in its characteristics and conditions. However, there are common characteristics among groups of neighborhoods. The common characteristics usually relate to the period in which the housing was built.

Generally speaking, the higher priced housing is located in the hilly areas, was built since the 1960's in new subdivisions, and shows very little deterioration. Housing for moderate income families is located in the flatlands and was built in the late 1940's and 1950's. Housing is well maintained, neighborhoods are attractive and only spotty deterioration is taking place.

Housing occupied by low and lower income families is also located in the flatlands between the moderately priced housing and the industrial belt of Richmond. Much of the housing was built before the war, is small, was inexpensively constructed and rests on small plots. Many units are deteriorating and/or vacant, streets need repair, and neighborhoods are in a state of decline.

The housing stock in Richmond consists of predominantly low density, single family detached units. In 1980, 71.2% of Richmond's 29,082 housing units were single family and the remaining 28.8% were multi-family units. Of the 28,107 occupied housing units in 1980, 16,151 (57.5%) were owner-occupied and 11,956 (42.5%) renter-occupied.

Among ethnic groups, Whites and Asians had the highest rates of homeownership in Richmond in 1980: 65% and 70% respectively. Table A-8 shows occupied units by tenure and by race and the percentage of owners and renters for each category.

TABLE A-8
 RICHMOND OCCUPIED HOUSING UNITS 1980:
 BREAKDOWN BY TENURE AND ETHNIC GROUP

<u>Ethnic Group</u>	<u>Owner Occupied</u>		<u>Renter Occupied</u>		<u>Total Units</u>
	<u>Units</u>	<u>%</u>	<u>Units</u>	<u>%</u>	
Black	5,875	48.3	6,283	51.7	12,158
White	8,886	65.3	4,713	34.7	13,599
Am.Indian/Eskimo	76	45.5	91	54.5	167
Asian/Pacific Isl.	806	70.1	344	29.9	1,150
Other	508	49.2	525	50.8	1,033
TOTAL	16,151	57.5%	11,956	42.5%	28,107
Spanish Origin*	1,197	53.3%	1,050	46.7	2,247*

*not an ethnic group in 1980 Census.

Housing Conditions and Substandard Units

In the Housing Element, "substandard building" shall be defined as set forth in Chapter 10 of the Uniform Housing Code and in Section 17920.3 of the California Health and Safety Code (the State Housing Law). "Dangerous building" shall be defined as set forth in Chapter 3 of the Uniform Code for the Abatement of Dangerous Buildings. The Uniform Housing Code and the Uniform Code for the Abatement of Dangerous Buildings have both been adopted by reference by the Richmond Municipal Code pursuant to the authority granted by the State Housing Law, contained in the California Health and Safety Code.

Richmond has a substantial number of older housing units. Based on 1980 census data, 12,790 (44%) of the units were built prior to 1950. Many of these units are on smaller lots in the flatlands and are in need of repair. Many are occupied by lower income households.

In 1974 a windshield survey was performed by the City's building inspectors to determine the condition of Richmond's housing stock. The survey indicated there were an estimated 3,453 structurally substandard housing units, of which 1,480 (43%) were owner-occupied and 1,973 (57%) renter occupied.

Richmond's 1988 Housing Assistance Plan, prepared in fulfillment of Federal requirements related to the Community Development Block Grant program, estimated the total number of substandard housing units in the City by combining the estimates of (a) physically and structurally deteriorated units and (b) overcrowded units. Based on 1980 Census data, there were 1,869 households in overcrowded units. Using the ratio of owner-occupied (43%) to renter-occupied (57%) established by the Housing Conditions Survey, there were an estimated 1,065 overcrowded rental units and 804 overcrowded owner-occupied units. Assuming a high correlation between physical deficiencies and overcrowdedness and also assuming that 50% of the overcrowded units have already been counted, the following total number of substandard units results:

	<u>Owner</u>	<u>Renter</u>
Structurally Substandard	1,480	1,973
Overcrowded and Not Structurally Substandard	402	533
Total Substandard	1,882	2,506

Residents of Substandard Housing

The City's 1988 Housing Assistance Plan found that a very high percentage of the people living in substandard units were lower income persons. Richmond had an estimated 1,882 owner-occupied substandard housing units. Of these, an estimated 948 units or 50.4% were occupied by lower income households. The percentage of lower income households was even higher for the substandard rental units. Out of an estimated 2,506 renter-occupied substandard housing units, an estimated 1,852 or 73.9% were lower income households. (City of Richmond, Housing Assistance Plan, October 1988 - September 1991, page 11.)

Rehabilitation

The windshield survey mentioned above also indicated that approximately 81% of the housing rated as substandard was suitable for rehabilitation provided:

- the structure was capable of being brought up to City code;
- it was located outside of an industrial zone; and
- rehabilitation costs would not exceed 90% of the projected market value after rehabilitation.

Because there have not been any significant changes in housing conditions since the survey was completed, the results are still considered a valid means of estimating the number of substandard units suitable for rehabilitation in Richmond's housing stock. Based on the survey, approximately 1,530 owner and 2,078 rental units were estimated to be suitable for rehabilitation. (See Table A-9 on page A-16.)

Apartment Conversion, Impact on Availability

The availability of rental units has been decreased slightly since 1980 by the conversion of rental units into condominium units. According to the Richmond Planning Department 88 rental units were converted into condominium units between 1980 and 1984, representing 0.7% of the 11,956 total renter occupied units in Richmond in 1980. Planning Department records indicate that there have been no condominium conversions since 1984.

In February 1983 the City adopted a condominium conversion ordinance as a supplement to the City's Subdivision Ordinance, intended to regulate and control the conversion of rental property to condominiums containing five or more units, and prohibiting the conversion of projects consisting of fewer than five units.

Housing Needs of Special Needs Groups in Richmond

Richmond's population includes several groups that have special housing needs. They include:

- o lower income and minority low income households;
- o large families;
- o the elderly;
- o female heads of households;
- o unemployed persons;
- o handicapped persons;
- o homeless persons; and
- o farmworkers.

The high concentration of these special needs groups has placed added pressure on the limited public funds available to address Richmond's housing needs. In general, households in the special needs groups have less resources to expend for housing. As a result, they often occupy inadequate housing.

Lower Income and Minority Low Income Households

The housing assistance needs of Richmond's lower income households were estimated most recently in the City's 1988 Housing Assistance Plan (HAP), which is a part of the City's application for a Community Development Block Grant from the U.S. Department of Housing & Urban Development (HUD). These needs were summarized on page A-14 (see under "Residents of Substandard Housing").

Table A-9 (next page), taken from the City's 1988 HAP, provides an estimate of housing stock conditions, rental subsidy needs of lower income households, and the number of lower income households to be assisted between 1988 and 1991.

TABLE A-9

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM ENTITLEMENT PROGRAM HOUSING ASSISTANCE PLAN		1. NAME OF COMMUNITY Richmond	
		2. GRANT NUMBER B - 8 8 - M C - 0 6 - 0 0 1 5	
3. PERIOD OF APPLICABILITY FROM: October 1, 1988 TO: September 30, 1991		5. HUD APPROVAL <div style="display: flex; justify-content: space-between;"> (Signature of Authorized Official) (Date) </div>	
4. DATE OF SUBMISSION	4a. <input checked="" type="checkbox"/> Original <input type="checkbox"/> Revision <input type="checkbox"/> Amendment		

PART I - HOUSING ASSISTANCE NEEDS**TABLE I - HOUSING STOCK CONDITIONS**

	TENURE TYPE	STANDARD UNITS		SUBSTANDARD UNITS		SUBSTANDARD UNITS SUITABLE FOR REHAB		
		OCCUPIED UNITS	VACANT UNITS	OCCUPIED UNITS	VACANT UNITS	OCCUPIED UNITS		VACANT UNITS
						Total	Lower Income	
		A	B	C	D	E	F	G
6	Owner	13,733	526	1882	60	1530	771	59
7	Renter	9,116	288	2506	75	2078	1536	66

TABLE II - RENTAL SUBSIDY NEEDS OF LOWER INCOME HOUSEHOLDS

		ELDERLY	SMALL FAMILY	LARGE FAMILY	TOTAL
		H	I	J	K
8	Very Low Income	497	2,453	347	3,297
9	Percent	15.1 %	74.4 %	10.5 %	100%
10	Other Lower Income	271	734	50	1,055
11	ETR	10	10	17	37
12	To be Displaced	0	0	0	0
	Total	778	3187	397	4362
14	Percent	17.8 %	73 %	9.2 %	100%

PART II - THREE YEAR GOAL**TABLE I - UNITS TO BE ASSISTED**

		REHABILITATION OF SUBSTANDARD UNITS	NEW CONSTRUCTION	CONVERSION TO STANDARD UNITS	HOME IMPROVEMENTS
		L	M	N	O
15	Owner	345	58	6	600
16	Renter	60	120	0	0

(UNITS EXPECTED TO ASSIST LOWER INCOME HOUSEHOLDS)

17	Owner	345	58	6	600
18	Renter	60	120	0	0

TABLE II - LOWER INCOME HOUSEHOLDS TO RECEIVE RENTAL SUBSIDIES

		ELDERLY	SMALL FAMILY	LARGE FAMILY	TOTAL
		P	Q	R	S
19	Households to be Assisted Sec. 8/Voucher	48	197	25	270
20	Percent	17.8 %	73 %	9.2 %	100%

TABLE III - GOALS FOR HUD RESOURCES: SUBJECT TO LOCAL REVIEW AND COMMENT

		ELDERLY	SMALL FAMILY	LARGE FAMILY	TOTAL
		T	U	V	W
21	Households to be Assisted	48	197	26	270

HOUSING TYPE PREFERENCE (Maximum Number of Units that will be Accepted)

NEW	REHAB	EXISTING
		270

Minority groups in Richmond occupy inadequate housing to a greater degree than the rest of the population, according to the 1980 U.S. Census. For example, the Census showed that minority households were far more likely to occupy substandard housing due to overcrowdedness (see Tables A-10 and A-11).

TABLE A-10
OVERCROWDED HOUSING - RICHMOND 1980 -
BY ETHNIC GROUPS

(Occupied Housing Units with Complete Plumbing
with 1.01 or More Persons Per Room)

	<u>Overcrowded Units</u>	<u>Percent of Overcrowded Units</u>	<u>Percent of TotalPopulation</u>
Total	1,869	100.0	100.0
White	332	17.8	39.7
Black	1,144	61.2	47.9
American Indian	5	0.3	0.6
Asian	200	10.7	4.9
Spanish Origin	335	17.9	10.3

Table A-11
SUBSTANDARD UNITS DUE TO OVERCROWDING
RICHMOND 1980 - BY ETHNIC GROUPS
(Number of Substandard Units Due to Overcrowding*)

	<u>White@</u>	<u>Black</u>	<u>Am. Indian</u>	<u>Asian</u>	<u>Spanish Origin @</u>	<u>Total</u>
Owner	56	246	1	43	56	402
Renter	73	326	2	57	75	533

* Assumes 43% of substandard units are substandard due to overcrowding; figures result from multiplying percent of each ethnic group in overcrowded housing by the number of owner-occupied and renter-occupied overcrowded units.

@ Because of double counting of Spanish Origin in White, both have been adjusted to equal total.

Table A-12 (below) shows that Richmond's minority groups generally have lower incomes than Whites. Black and Hispanic households have a higher incidence of poverty than other groups. Based on this it would appear that Blacks and Hispanics would also have a greater tendency to live in structurally substandard housing than would be their "share"

in terms of percentage distributions.

TABLE A-12
INCOME/POVERTY - RICHMOND - BY ETHNIC GROUPS - 1980

	White [@]	<u>Black</u>	<u>Am. Indian</u>	<u>Asian</u>	<u>Spanish Origin</u> [@]	<u>Total</u>
Mean Family Income	\$23,945	\$17,272	\$19,815	\$27,350	\$20,499	\$21,663
% Persons Below Poverty	8.5	27.7	8.3	7.4	19.7	16.5

Source: 1980 Census.

The tendency for Black and Hispanic households to occupy substandard units at a higher rate than their share of the population would suggest is reflected in the racial percentages for overcrowded units. If we use the overcrowded percentages and apply them to structurally substandard units, we obtain the following results:

TABLE A-13
STRUCTURALLY SUBSTANDARD HOUSING UNITS 1980
RICHMOND - BY ETHNIC GROUPS
(Number of Structurally Substandard Units)

	<u>White</u> [@]	<u>Black</u>	<u>Am. Indian</u>	<u>Asian</u>	<u>Spanish Origin</u> [@]	<u>Total</u>
Owner	206	906	4	158	206	1,480
Renter	274	1,207	6	211	275	1,973

@ Because of double counting of Spanish Origin in White, both have been adjusted to equal total.

By adding Tables A-11 and A-13 together, we obtain a breakout by race and tenure of the total estimated number of substandard units:

TABLE A-14
Substandard Housing Units by Race

	<u>White</u> [@]	<u>Black</u>	<u>Am. Indian</u>	<u>Asian</u>	<u>Spanish Origin</u> [@]	<u>Total</u>
Owner	262	1,152	5	201	262	1,882
Renter	347	1,533	8	268	350	2,506

@ Because of double counting of Spanish Origin in White, both have been adjusted to equal total.

To determine the number of lower income households in substandard units by race and tenure, the results of Table A-13 are multiplied by the percentages of lower income owners and renters in substandard units, reported earlier in this Section (50.4% owners and 73.9% of renters.

TABLE A-15
LOWER INCOME HOUSEHOLDS IN SUBSTANDARD UNITS BY RACE

	<u>White</u> [@]	<u>Black</u>	<u>Am. Indian</u>	<u>Asian</u>	<u>Spanish Origin</u> [@]	<u>Total</u>
Owner	132	581	3	101	131	948
Renter	256	1,133	6	198	259	1,852

@ Because of double counting of Spanish Origin in White, both have been adjusted to equal total.

Housing Overpayment

Among Richmond's households, 5,588 (46.7%) of all renters and 3,883 (24.0%) of owners paid more than 25% of their income in 1979 for housing. Overpayment is currently defined as spending more than 30% of one's income for housing. The 1979 figures, however, are useful as they show that a high percentage of renters in Richmond are probably overpaying for housing.

As previously mentioned, approximately 59% of Richmond's households are lower income households. By interpolating the data from the 1980 Census, we can estimate the number of lower and very low income households paying in excess of 30% of their income in rent.

TABLE A-16
VERY LOW AND LOWER INCOME HOUSEHOLDS
PAYING IN EXCESS OF 30% OF INCOME FOR RENT

	<u>Elderly</u>	<u>Small Family</u>	<u>Large Family*</u>	<u>Total</u>
Total Lower Income	768	3,187	397	4,341
Minus Very Low Income	497	2,453	347	3,297
Total Other Lower Income	271	734	50	1,055

* Families with five or more persons

Large Families

"Large families" are defined as families with five or more persons. There were an estimated 1,183 lower income, minority large families in substandard housing in the City of Richmond in 1982. And in 1988 Richmond had an estimated 397 very low or lower income large family households that were in need of rental subsidy. Of these, an estimated 347 were very low income families.

Typically, large families require at least a three-bedroom dwelling unit to accommodate their needs, and many require units with four or more bedrooms. In 1980, Richmond's housing stock contained 2,036 large rental units -- units with three or more bedrooms.

The exact number of large family owner-occupied dwellings in Richmond is not available. Large homeowner families, however, have the same basic problems as large renter families. All too often large families rent or own housing that is substandard and/or too small for their needs, because more adequate accommodations are not available at a price they can afford to pay. At the same time, large apartments and single-family units are also in demand by smaller families who can afford and desire to pay higher rents or prices for larger houses. This makes the housing shortage problem for large families even more acute.

The Elderly

Richmond's 1980 population had 7,862 persons over the age of 65, or 10.5% of the population. As indicated earlier in the discussion of population, the City's elderly population is growing relative to other age groups. All Richmond neighborhoods, in fact, increased the ratio of senior citizens to the total population between 1970 and 1980.

Senior citizens represented 8.4% of all persons living below the poverty level in 1980. Among non-family householders (householders living alone or with unrelated persons), 18.9% of those aged 65 or over were living on incomes below the poverty level.

In 1989 Richmond had 1,825 persons aged 65 or older who were "economically disadvantaged persons" (defined as persons whose income was below the Federal Poverty Guideline), according to the California Employment Development Department. (EDD, June 1989) Of these, 714 were aged 75 and over. In other words, an estimated 13% of economically disadvantaged persons in Richmond in 1989 are 65 years old or older.

Despite property tax rebates now available to lower income elderly homeowners, many Richmond seniors are badly in need of financial assistance to rehabilitate or replace their houses. An estimated 425 elderly lower income minority households were living in substandard housing according to the Housing Assistance Plan; 396 or 93% of these were Black.

An estimated 778 very low or low income elderly households were in need of rental subsidy, according to the City's 1988 HAP. Of these, 497 or 63.9% were very low income households.

The U.S. Census does not provide statistics on elderly homeowners. However, the City's experience in operating a code enforcement-relocation program provides evidence that houses in the worst physical condition are often occupied by elderly homeowners.

The group hardest hit by rising costs, including housing costs, are persons on fixed incomes, particularly the elderly and handicapped.

Female Heads of Household

The total number of households headed by females in Richmond was 4,897 in 1980. This represents 17.3% of all Richmond households. More than one-third of them (1,781 or 36.4% of the total female-headed households) were living in poverty. In certain neighborhoods the percentage of female-headed households living in poverty was above 45%, and in the Iron Triangle it was 50.4%.

Detailed data is not available on the housing needs of Richmond's households with female heads. It is assumed that their housing needs are reflected in the numbers for small and large households, and in the numbers for minority low-income households. This is because seven neighborhoods in Richmond had 90% of the city's total households with female head of household and below poverty. These were: Iron Triangle, Southside, Pullman Plaza, North Richmond, Parchester, Belding Woods, and Eastshore. And six of these seven neighborhoods had the highest percentage of minorities among all Richmond neighborhoods.

Unemployed Persons

Richmond's 1980 unemployment rate was 9.3%, compared to the County rate of 5.8%. By 1989 unemployment had decreased substantially, but Richmond's rate was still significantly higher than that of the County. In April 1989 the California Employment Development Department estimated that unemployment in Richmond was 7.5%, compared to 4.8% in the County as a whole. (EDD, June 1989.)

Black male unemployment in Richmond was 14.8% in 1980 compared to 5.8% for White males. Black female unemployment (11.2%) also was substantially higher than the corresponding rate for White females (5.8%).

Handicapped

Data on the total number of handicapped persons in Richmond was obtained from the Contra Costa County Department of Social Service records of recipients of Aid to the Totally Disabled and Aid to the Potentially Self-supporting Blind. Approximately 3.1% of Richmond's population is handicapped, or 2,540 persons. In a separate study, the California Employment Development Department estimated in 1989 that Richmond had 2,362 economically disadvantaged handicapped persons. (EDD, June 1989)

There is little hard data available to substantiate the extent to which handicapped residents have special housing needs. Experience, however, indicates that a significant number need special facilities and are of low incomes as well. Few housing units in Richmond are designed to assist the physically handicapped in moving about with ease. This situation often prevents many handicapped persons from living independently.

It is reasonable to assume that the incidence of housing needs is twice as great among the handicapped as among the general population. A general estimate of the total number of handicapped with special housing needs would be at least 1,000 persons, or close to one-half of all handicapped persons. This would include persons who have already been counted in other categories.

The Department of Social Service provided estimates of those living alone (60), in small families (740), and in large families (216). These are "experimental" estimates only.

Mentally handicapped persons are often unable to live independently. They may require assistance both within and outside of their homes. Mentally handicapped persons also face negative reactions from people who do not want them to live nearby.

Homeless Persons

Estimates vary as to the number of homeless persons in Contra Costa County and in Richmond. Contra Costa County in its 1990 Comprehensive Homeless Assistance Plan (CHAP) states: "The homeless crisis has become increasingly visible in Contra Costa County. Statewide estimates indicate there might be as many as 5000 homeless persons in the County, which could include more than 3000 in families and 2000 children."

Another recent estimate is by HomeBase, a regional support center for homelessness policy and programs. In a May 1990 study titled "The Number of Homeless People in the Nine-County Bay Area: July 1988 - June 1989," HomeBase estimated that Contra Costa had 3,254 families, or 9,900 persons, who were homeless for some period during the year ending June 1989. The estimates are based primarily on statistics from the State of California Department of Social Services and the various County Social Service Departments.

The HomeBase estimate for Contra Costa is broken down as follows:

<u>Category</u>	<u>Families</u>
AFDC Temporary Shelter Approvals	2760
[AFDC Permanent Shelter Approvals]	[1978]
Unduplicated AFDC Permanent Shelter Recipients*	198
AFDC Ineligible for Homeless Assistance Program	148**
Undocumented	148***
TOTAL	3254 Families

* Assumes 10% of the families receiving permanent shelter assistance did not receive temporary shelter assistance, and assumes the other 90% received both.

** Estimate based on HomeBase assumption that 5% of families that applied were ineligible.

*** Assumes 5% of homeless families are undocumented and do not qualify for AFDC homeless assistance.

According to State Social Services Department data each AFDC household includes an average of 1.958 children and an average of 3.072 people. This would result in an estimated 9990 family members (parents or children) in Contra Costa homeless for some period during the one-year study period.

According to HomeBase this figure is an unduplicated count and conservative since it does not include:

- o homeless single (non-family) individuals receiving or applying for county-funded general assistance or federally funded SSI;
- o individuals and families living in parks, cars and under bridges;
- o individuals sleeping on the couches of friends and family, or families and individuals doubling up in apartments;
- o homeless youth not in a family unit nor applying for assistance as an adult.

Furthermore, HomeBase points out that its estimates do not include very low and low income renters in the region and individual counties, many of whom may be paying at least 70% of their income for housing costs. These are households that may be only "one personal crisis" away from being on the streets.

The HomeBase figures, on the other hand, would include many "temporary homeless" families who may be homeless for only a few weeks. The AFDC homeless assistance program, on which HomeBase bases its estimates, provides special needs grants to pay for three to four weeks of temporary shelter, last month's rent, a security deposit and other costs necessary to obtain permanent housing.

What is the estimated homeless population in Richmond? One way to estimate Richmond's homeless would be to assume that 25% of the countywide homeless are located in Richmond. This is based on the 1980 U.S. Census, which found that Richmond had 25% of the total persons in poverty status in 1979 in Contra Costa County, and 27% of the countywide total of families with incomes below the poverty level.

If we assume that Richmond has 25% of the County's homeless population, the number of persons in Richmond who are homeless for some period during a 12-month period would be in the range of 1250 (25% of the County CHAP figure of 5000) to 2500 (25% of the HomeBase estimate of 9990 for Contra Costa).

How many homeless persons are in shelters in Richmond on an average night? In March 1990 the U.S. Census Bureau conducted its nationwide count of the homeless as part of the 1990 U.S. Census. One local newspaper reported:

"The vast majority of the homeless counted were in the shelters. Totals will not be available until first Census results are released in December, but somewhere between 300 and 400 homeless people appeared to have been counted in Richmond." (West County Times, March 22, 1990.)

How many homeless shelter beds and transitional housing beds are available in Richmond? Table A-17 lists known shelters, transitional housing, and permanent housing facilities for the homeless located in West Contra Costa County. Most of the facilities are located in Richmond. Average resident population (where known) is also listed.

TABLE A-17
EMERGENCY SHELTER, TRANSITIONAL HOUSING, & PERMANENT
HOUSING FOR HOMELESS PERSONS - WEST CONTRA COSTA COUNTY
(AS OF JUNE 1990)

<u>Facility</u>	<u>Capacity (# beds)</u>	<u>Avg.resident pop./night</u>
Families		
City of Richmond Transitional*	28	7
Richmond Rescue Mission(Richmond)	238	130
VOA Women's Shelter (Richmond)	12	8
VOA Family Support Shelter(Richm.)	24	20
Shilo Transitional (Richmond)	15	15
Subtotal	317	
Singles - Men		
Richmond Rescue Mission(Richm.)	(238)	(130)
Christian Believers (Richmond)	10	
Christian Believers Hotel(Richm.)	26	
Richmond National Guard Armory	125 **	83
County Shelter - Brookside Drive (Richmond)	56 ***	40
Singles - Women		
VOA Women's Shelter (Richmond)	(12)	(8)
VOA Family Support Shelter(Richm.)	(24)	(20)
Christian Believers (Richmond)	10	
Christian Believers Hotel(Richm.)	(26)	
Richmond Rescue Mission(Richm.)	(238)	(130)
County Shelter, Brookside Drive	(56) ***	(40)
SUBTOTAL	227	
Mentally Disabled		
Nyumba Chucki (Richmond)	12	
Phoenix Shelter (Antioch) ##	7	
Rubicon Transitional Apts (Richmond)	12	

Rubicon Homes (Richmond)	10
Rubicon Apts (Richmond)	14
Subtotal	55

Alcohol/Substance Abuse

Clean & Sober House (San Pablo)	6
Holloman Detox House (Richmond)	20
Holloman Transitional (Richmond)	17
Rectory Transitional (San Pablo)	15
New Dawn Transitional (Richmond)	6
Subtotal	64

AIDS Victims

Metta Vihara (Richmond)	6
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West County Total	669
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() = beds listed more than once; duplicates are not included in the total.

* Transition & Care of the Homeless (TACOH) project.

** In winter months only (December 1 - March 31).

*** Permanent shelter, with 56 bed capacity, was scheduled to open October 1, 1990.

Phoenix has a 20-bed shelter in Antioch which allocates 5-7 beds for Richmond and West County.

Sources: Contra Costa County 1990 Comprehensive Homeless Assistance Plan (CHAP), June 1990; and Richmond Planning Department telephone survey, August 1990.

What are the characteristics of the homeless population in Richmond and in the County?

During one week in February 1987 the County Office on Homelessness conducted a survey of all homeless people who contacted human service organizations. A total 1,293 different homeless people in the County were contacted and surveyed. Of the 1,035 Contra Costa homeless who described their shelter needs in the survey, 70% were homeless families with children, 18% were single men, 8% were single women, 3% were childless couples, and 1% were of unknown status.

The 1987 survey results indicated that Contra Costa County's homeless problem is local. The vast majority of persons requesting assistance were from Contra Costa County.

A January 1989 survey of homeless single adults staying at the Richmond Armory indicated that very few of the clients were chronic homeless; less than 10% had been homeless for a year or more.

The major subgroups within the County's surveyed homeless population are the following:

- o Families with Children: One or two parent families with children comprise the largest percentage of the County's surveyed homeless. According to the County Office on Homelessness and service providers, homeless families with children may be headed by one or two parents, generally a single parent female. Their needs for affordable family housing, child care, job skills training, food, and medical care are acute. Existing services may include three-day motel vouchers, brief stays in a religious shelter, visits to a food pantry or assistance from the Department of Social Service.
- o Single Men: Single men comprise the next largest group of County homeless, often unemployed or underemployed, often with drug or alcohol addictions, and health or mental health problems. Existing resources include employment counseling, county drug rehabilitation programs, county hospitals, and religious shelters.
- o Single Women: Homeless single women, like their male counterparts, suffer from unemployment, medical, and hunger problems. Existing resources may include motel vouchers, food, employment, and miscellaneous services at scattered locations. As with homeless men and families with children, the County needs a facility to integrate emergency housing with support services such as day care and job training for homeless single women.
- o Run-away or "Throw-away" Youths (evicted from their families): Homeless children, especially subject to the deprivations of the streets, need not only housing but extensive emotional and social support. Only one shelter with seven beds exists in the County and is forced to turn juveniles away daily due to lack of space.

- o Elderly homeless: Homeless elderly and near-elderly, unable to house and feed themselves on subsistence level fixed incomes, are in need of permanent affordable housing as well as health and other support services. The elderly are currently aided by some county service programs and by the same motel vouchers and food pantries which assist the other homeless. HUD funds for the development of transitional and single-room occupancy (SRO) housing could provide permanent and semi-permanent assistance to the elderly.
- o Victims of Domestic Violence: One battered women's shelter exists in the County, providing excellent service to domestic violence victims. Due to lack of space, however, it must also turn away persons in crisis.
- o Mentally Disabled: Mentally disabled homeless in Contra Costa County have often been compelled to seek assistance in other counties due to lack of services here. Mentally disabled homeless lack the resources to acquire permanent housing and their mental disabilities can be exacerbated by homeless conditions.
- o Physically Disabled: Physically disabled homeless, often with severe medical conditions or mobility problems that preclude them from earning a liveable wage or finding suitable housing, are in extreme crisis when forced to live on the streets. Services are provided in separate locations by a number of emergency service providers such as food pantries or County medical clinics, but emergency and transitional housing programs offering permanently affordable SRO housing are also needed.
- o Veterans: Many homeless Veterans are physically or mentally disabled and suffer employment problems. As with other homeless in the County, they receive services from a number of different providers and from the Veteran's Hospital. A comprehensive housing and service program is needed, however, for one-stop care.
- o Immigrants: This group is the least likely to request assistance from a public agency and struggles on its own to secure safe, low-cost housing. Language and cultural differences present barriers to service. Currently, immigrants are assisted by food pantries, the Center for New Americans, motel vouchers, and the County's existing shelter programs. Assistance is found in a variety of separate locations but lack of transportation, services, and housing present further impediments to self-sufficiency.

Existing Homeless Aid Programs

Providing for the homeless means responding to several immediate requirements including shelter, food, and critical health care, among others. Shelter is obviously paramount, and is provided through County programs which serve targeted populations, such as the AFDC Homeless Assistance Program and Homeless Hotline. Other State and Federal resources exist to develop shelter facilities but have limited funds for operating costs. These include: Emergency Shelter Grants; Supportive Housing Demonstration Program;

the Supplemental Assistance Program, and the Single Room Occupancy Section 8 Moderate Rehabilitation Program.

Homelessness-related services currently available in Contra Costa County consist of those funded either through Federal entities (the Federal Emergency Management Agency - FEMA - and others), local government (through HUD Community Development Block Grant or other funds), or provided by non-profit organizations (United Way, Red Cross, Volunteers of America, religious groups, etc.). The local service agencies provide a variety of programs including employment referrals and resources, social workers, legal services, counseling and crisis intervention, emergency shelter, rent or mortgage assistance, food, and clothing.

Analysis of Shelter & Transitional Housing Needs

Table A-17 indicated that West County had an estimated 669 emergency shelter, transitional housing, and permanent housing beds for homeless persons, most of which were facilities located in Richmond. The number of homeless persons in Richmond was estimated to be within the 1250-2500 range. A comparison of these two numbers would suggest that available beds for homeless persons in the Richmond area can accommodate between 27% and 54% of the total number of persons that may be homeless for some period during any given year. However, if the total number of homeless persons in the Richmond area at any one time is in fact considerably less than the estimate of 1250 to 2500 persons homeless in the Richmond area at some time during the year, the actual gap between the number of available beds and the persons needing shelter at any one time may not be so acute.

Both figures, then, the total beds available and the estimated number of homeless, require further qualification. On the supply side, for example, the 125 beds in the Richmond National Guard Armory are available only during the winter months. And the 238 beds in the Richmond Rescue Mission are not available on a non-sectarian basis. as Christian prayer is required at mealtimes and the shelter is not open to unmarried families. Because of these and other conditions some homeless persons in Richmond choose not to use the Rescue Mission, on religious or personal grounds.

On the demand side, many of the homeless families receiving AFDC homeless assistance may be homeless for a few weeks only, and their temporary shelter needs are met through motel vouchers; consequently this segment of the homeless may rarely need to use the shelter facilities.

Based on the above analysis, it is reasonable to conclude that there is a need for additional emergency shelter beds and transitional housing units to serve Richmond's homeless population; and the actual number needed is probably less than the gap between currently available beds and total estimated homeless persons in a 12-month period.

It may not be unreasonable to assume that there is a need to increase the number of beds currently available year-round by a factor of 25%. If we take the West County

figure of 669 beds and subtract the seasonal 125 Richmond Armory beds, the net year-round facilities are estimated at 544. Increasing this by 25% would call for an additional 136 year-round shelter beds in the Richmond area.

Service providers in the West County area have indicated that there are specific needs for additional shelter facilities for women, particularly single women with children, and for families. At the same time, the most visible homeless group in Richmond are the single males.

Another specific need has been identified by County staff and others serving the homeless: a need for more transitional housing units coupled with job training and other support services -- particularly for single men and women. Virtually no transitional facilities for single men and women exist except for those with alcohol, drug, or mental health referrals. Lastly, there is a clear need for more drug rehabilitation and treatment services for the homeless. According to the County Social Service Department, a significant percentage of its homeless clients are substance abusers.

Farmworkers

Few, if any, migratory farmworkers are housed within the incorporated limits of Richmond. The 1980 Census reported zero farm population for Richmond. Richmond is not located close enough to major agricultural areas to serve as a residential location for farmworkers.

Housing Needs Related to Adequate Housing

Richmond's housing stock is predominately single-family, detached, owner-occupied units. The trend, as Richmond becomes more urbanized, as costs rise and as energy resources become more scarce, will be toward more clustered developments sharing common walls and low-rise multi-family structures.

The housing stock in the older neighborhoods in the flatlands is mostly small, cheaply built, and placed on small plots. The housing is home to lower income families. However, as the price and demand for housing rises, middle income families will move into these neighborhoods.

Substandard Units: The City's Housing Assistance Plan estimated that 13.7% of Richmond's homeowners and 27.5% of its renters lived in substandard housing in 1988. The total number of substandard units was estimated to be 4,523. A large percentage of the City's substandard units are found in the older neighborhoods in the flatlands having a relatively high proportion of lower-income, minority residents.

These percentages are substantially higher if occupants who are overpaying for housing are added. In 1979, 46.7% of Richmond's renters and 24.0% of the homeowners overpaid for housing, according to the 1980 Census.

An estimated 3,608 occupied substandard housing units and 125 vacant substandard

units, for a total of 3,733 substandard units, were suitable for rehabilitation according to the 1988 Housing Assistance Plan (see Table A-9). The HAP estimated that 2,307 or 64% of the 3,608 occupied substandard units suitable for rehabilitation were occupied by lower income persons. An estimated 790 substandard units needed replacement, according to the HAP.

City Assisted Housing Rehabilitation: Between January 1980 and the end of 1989, 658 housing units were brought up to code and rehabilitated to standard condition, with the assistance of the City's Community Development Block Grant funded programs. All of the units rehabilitated under the City-assisted programs housed lower income residents.

Unsatisfied Housing Need: In 1988 Richmond had an unsatisfied existing housing need of 232 units, and a projected need of net additions to the existing housing stock of 4,823 units by 1995, according to ABAG's January 1989 Housing Needs Determinations study for the San Francisco Bay Area.

New Housing Completions: A total of 5,048 net new housing units were added to the City's housing stock in the 1980-1989 ten-year period -- a 17.4% increase in the City's total housing units in ten years. A large proportion of the new homes were built in four new residential areas in Richmond: El Sobrante, Hilltop, Marina Bay, and Brickyard Cove-Point Richmond. These four areas are all moderate income, above moderate, or high income neighborhoods.

Housing Needs Related to Homeownership

Potential Homeowners/Income-Price Squeeze

The income-price squeeze is both a national and regional problem. Incomes are not rising nearly as fast as housing prices. This is particularly true of the San Francisco Bay Area region, one of the most expensive areas in the nation for housing. By March 1989 the median price for Bay Area single-family detached homes was \$249,500, 31% higher than the previous year. In Contra Costa County the average sales price of a home in January 1989 was \$183,000, an 11% increase over the previous year. The median sales price of a new home in the County was \$209,000 in 1988. Only 14% of the homes were under \$130,000. (Source: Bay Area Council, Housing and Development Report, May 1989.) In Richmond in 1989 the median sales price of homes was \$149,900 and the average price was \$168,866. (Source: REM Associates of Walnut Creek; quoted in West County Times, January 28, 1990.)

To overcome this trend, either inflation must be controlled or more houses produced. The City recognizes that its ability to influence the income-price squeeze is severely limited.

Upper income households can pay more money for housing, and therefore can still obtain housing and can choose housing types and locations to fit their needs and preferences. Market forces are dictating that housing for upper income households is the predominant

form of housing being constructed in the San Francisco Bay Area.

Moderate income families find it increasingly difficult to purchase their first house in today's market. The Bay Area Council estimates that the San Francisco region's median price for a single-family detached home, \$249,500, is affordable only to households earning more than \$75,000 a year (1989 dollars), or one in eight households in the region -- and then only if they can make a substantial down payment.

If a down payment can be financed, the cost of mortgage payments, interest on loans, property taxes, insurance, and utilities often preclude the possibility of home ownership.

Low income households have been priced out of the new house and rental markets and are rapidly being excluded from the resale housing market as well. This group is the one most impacted by high housing costs.

In order to meet the needs of potential homeowners affected by the income-price squeeze, a number of possible remedies are available:

- o Use lower cost construction methods, i.e., manufactured housing or modular construction.
- o Build smaller units (less than 1,000 square feet) with fewer amenities (garbage compactors, air conditioners, garage door openers, etc.). This remedy would require encouraging first home families to reduce their expectations.
- o Design for more efficient and more dense use of land and buildings, i.e., planned unit developments, townhouse/common wall construction, multi-family structures. The units can be built for homeownership by structuring the ownership as condominiums or cooperatives.
- o Use self-help techniques to build new units or rehabilitate old units. Existing rehabilitation programs need to be revised to permit self-help construction.
- o Use all available financing techniques, such as: tax-free bond issues to reduce interest paid on mortgages; co-venture arrangements to reduce the homebuyer's down payment and interest; variable rate mortgages which will allow more funds to be available, but may force the homeowner to give up his house if the payments become too large.

Housing Needs Related to Balancing Richmond's Housing Stock.

Need to Improve Balance by Income Levels

BY and large, Richmond's lower income families currently live in the relatively lower cost housing located in the older neighborhoods in Central Richmond. The imbalance, or the concentration of income levels in certain areas, is due to construction, design and lending practices used across the United States, as well as to the personal preferences of

individuals. The causes of imbalance may be included in what is called the "subdivision mentality." Buyers, developers, and lenders (including the federal government) have traditionally advocated homogenous neighborhoods which have resulted in rows of similar housing. Being similar, the houses sell in the same price range, and therefore attract persons of the same income level.

The existing pattern, in which all lower income families live in one area, will change as the cost of housing rises. Moderate income families may choose to live in housing which traditionally has been for lower income families. If the speed with which the change takes place is slow, the stability of the neighborhood will be maintained; moderate income families will replace lower income families as they die or move away. If the speed of change is fast, the stability of the neighborhood will be threatened; lower income residents will feel pressure to sell or move out.

Improve Balance By Race

Neighborhoods within the City are not balanced racially. Racial imbalance is due to personal preferences of residents, to racial discrimination, and to historically set residential patterns. During and after World War II, certain sections of Richmond were designated as Black residential areas. Though segregation in real estate has been formally illegal for many years since that time, original settlement patterns have persisted and may take generations to overcome.

Federal and/or State law prohibits discrimination on the basis of race, sex, national origin, religion, disability, marital status, or familial status (e.g. having children). Overt discrimination on the basis of these characteristics is therefore rare, though overt discrimination on the basis of age, single head of household, children, and source of income is still in evidence.

Discrimination persists in housing when rental applicants or prospective buyers are treated differently. Covert discrimination against all special population groups appears to increase as demand for housing rises. For example, demand for rental housing is increasing, and it appears that discrimination against renters with children is on the increase.

Housing Needs Related to Safe and Attractive Neighborhoods

Neighborhood Appearance

The appearance of other homes in a neighborhood can be the selling point of a house. If a home is well-kept, appears to be in good condition, and is located on a block where other homes are similarly maintained, it will likely sell faster and at a higher price than a well-kept home surrounded by less well-maintained properties. Just one poorly maintained house or garden in an area may adversely impact the neighborhood. The vacancy rate of a given area can also detract from an area's appearance and value. Poorly maintained houses, high vacancy rates, neighborhood decline, and low housing value are all interrelated.

Trees and landscaping are critical to the appearance and feel of a neighborhood. If the proper types of trees are encouraged and maintenance is the responsibility of the property owner, it is a minimal cost to the City.

Adequate streets, sidewalks, curbs and gutters improve the overall appearance of a neighborhood.

Compatible Land Use

Many areas in Richmond have a mix of incompatible land uses. Financing is quite difficult to obtain in areas of mixed land use. Incompatible land uses are not easily eliminated. Natural attrition of incompatible land uses could take several generations. Advance planning with accompanying rezoning and programs for interim use and relocation can expedite the separation of uses.

Quality of Schools

Good schools are important to a community and are a factor in maintaining the market value of housing. Families with children want to live in neighborhoods with good schools, both for education purposes and as a community focal point. Several schools in Richmond scored quite low in reading and mathematics in the California Assessment Programs.

Park and Recreation Facilities

Availability of parks and recreation facilities adds to the desirability of a neighborhood. More leisure time among today's citizens, coupled with a growing interest in physical exercise and outdoor recreation, make it imperative that the City provide adequate parks and other facilities to meet the needs of its residents.

Densely populated areas of cities require a high ratio of park land to dwelling unit. In suburban neighborhoods, lots are often large enough to accommodate some recreation activities at home. In Richmond, the more dense neighborhoods are the areas which require additional park land. Adequate parks and facilities need to be planned for new areas and old areas which have a deficit of parks.

Neighborhood Services

People desire neighborhoods with easy access to retail and food stores and personal services such as laundromats, beauty shops, shoe repair, and insurance agencies. This is particularly true of low income senior and handicapped persons who do not have the luxury of an automobile. In addition, high gasoline prices make driving to out-of-the-way shopping centers an inefficient method of shopping. Locating retail shops and food stores in or close to residential neighborhoods alleviates many of these concerns, as well as having the indirect effect of building specific identities for individual communities.

Employment Opportunities

Employment enables individuals to secure the economic necessities and benefits of society including decent housing in pleasant neighborhoods. Those who do not have regular employment are usually unable to afford repairs to their homes and may therefore perpetuate the cycle of neighborhood decline. Richmond housing is heavily impacted by its long term, high rate of unemployment. Employment is needed, particularly, for those with low skill levels.

Distance to Work

It has always been desirable for people to live near their work place. With the increasing cost of fuel and increasing traffic congestion, it will become a necessity. There were 33,000 jobs in local business, industry and government in 1977, of which 55% or approximately 18,000 were filled by commuters from outside Richmond. At the same time, approximately 35% of Richmond's labor force who were employed in 1980 worked in Richmond, and 65% outside Richmond. This totals approximately 19,400 residents working outside Richmond, and only 10,400 in Richmond. Balancing housing and jobs will require advance land use planning.

Public Transportation

Public transportation within a neighborhood is becoming increasingly important to a growing number of home buyers. Traffic and parking problems, as well as the excessive costs of driving and maintaining an automobile, make mass transit a more attractive mode of travel for city residents. Inadequate public transportation increases the feeling of isolation shared by many young people, seniors, and handicapped persons who are forced to remain close to home due to limited mobility. For low income workers, job opportunities are severely limited without public transportation. Improved public transit should be part of new development and redevelopment in Richmond. (See Section I for further discussion of public transit.)

Public Safety

Crime impacts the quality of neighborhoods and the desire of people to reside or operate businesses in those neighborhoods. Families having a choice will usually choose not to live in perceived high crime neighborhoods.

Richmond's crime rate is influenced by such social and economic factors as high unemployment, a high percentage of poverty-level families residing in certain neighborhoods, and an unstable portion of the population which migrates quickly through Richmond.

Neighborhoods and police have a joint responsibility for preventing crime. Increasing community liaison with the police and encouraging neighborhood groups to be more active in crime prevention can lead to a safer environment.

Environmental Protection

Environmental protection includes two concepts, among others: protection of land which is not suited to development, and enhancing the natural beauty of an area.

As the price of land increases, there is increasing pressure to develop areas which are unsuited for development because of risk to life or property. Areas which need to be protected from development include those with unstable soil and steep terrain, those near seismic faults, and areas in potential flood zones.

Energy Conservation

Opportunities for energy conservation are present in the selection of the location of residential areas. Locating new development near existing streets, utilities and public services conserves energy required for the construction of these facilities. Locations near major centers of employment, shopping and recreation conserve energy in the commute to work and recreation. Increasing residential densities conserves energy in construction. Availability of trails encourages use of bicycles and walking, thus conserving energy in transportation. These conservation measures are considered in the administration of the City's General Plan and Zoning Ordinance.

Land Subdivision

The design of land development provides further conservation opportunities. The types of structures (attached versus detached) can lead to savings of 30-50% in energy used for heating. Clustering and reduced street standards can conserve energy by reducing the amount of utility and street construction energy by up to 60%. Orientation of the streets and design of the parcels for single family housing will influence the siting and orientation of buildings, and can reduce heating and cooling energy requirements by 40%. The design can integrate the use of solar heating (both water and space), and can promote air circulation for cooling. Judicious use of native plants can reduce the need for watering and maintenance, thus also reducing related energy consumption, and can be used for shading and windbreaks to reduce heating and cooling energy use. Energy conservation is discussed as a routine matter in the subdivision review process.

Energy Costs

Gas and electricity are becoming increasingly costly, at a rate well in excess of the overall inflation rate (a 220% increase in energy cost, as compared to a 68% inflation rate over the last five years). Investment in conservation measures becomes increasingly economical as repayment time is shortened. However, the concept of passive energy conservation is relatively new, and must be supported by technical assistance to builders before it will come into wide usage. P.G.& E., the energy utility serving Richmond, maintains an active educational and informational program in this respect.

Richmond's Projected Share of Regional Housing Needs.

ABAG (the Association of Bay Area Governments), as required by State law, determined in September 1988 the existing and projected housing needs through 1995, for persons at all income levels in the San Francisco Bay Area. ABAG also determined each city and each county's share of the regional need for housing.

ABAG determined that in 1988 Richmond had an existing unmet need for 232 housing units; and a projected need for 4,823 housing units between 1988 and 1995.

In December 1988 the Richmond City Council adopted Resolution 211-88, accepting ABAG's allocation of 4,823 housing units as Richmond's share of the 1988-1995 regional housing need. In the same Resolution, however, the Council distributed the total Richmond housing need figure by income categories as follows:

Income Category	Number of Units
Very Low Income	54
Low Income	278
Moderate Income	1,552
Above Moderate	2,939
TOTAL	4,823

ABAG's Executive Board in January 1989 adopted Richmond's income distribution of its share of the regional housing need, with only minor adjustments in the numbers of units for each category:

Very Low Income	53
Low Income	280
Moderate Income	1,553
Above Moderate	2,937
TOTAL	4,823

In 1989, Richmond had more than a fair regional allocation of market area low-value housing and lower income households. Conversely, Richmond had less than a fair regional allocation of upper income families. "Fair regional allocation of market area" refers to the proportion of housing (according to categories of value) and of occupants (according to income level) which Richmond would have if housing and population were distributed evenly throughout the market area (defined here as most of the West County).

The concept of a regional allocation of the market area was developed by the State primarily as a means by which to determine if cities are accepting responsibility for their share of low-value housing and lower-income residents. Richmond has the opposite problem than that which concerns the State. Richmond's need is to balance the existing

low-value housing with housing which attracts moderate and upper income families.

The adopted income distribution of Richmond's housing need would by 1995 bring the City's housing stock fairly closely in line with the region, with respect to lower income households (40% for Richmond, compared to the regional percentage of 39%). This is consistent both with past city policy and with the state law, which calls for distributing the regional housing need in a manner which "...seeks to avoid further impaction (of lower income housing)."

INVENTORY OF LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT

Appendix B contains an inventory of land suitable for residential development in Richmond, both public and private. It includes a summary of vacant residential land in acres and potential number of units. The data are based on a citywide field survey of existing land uses conducted in 1989 by the Richmond Planning Department.

A summary of the findings of the inventory in Appendix B is as follows:

1. The inventory identified 750 acres of vacant land with residential development potential, which could result in a potential estimated 7,400 new housing units.
2. The data do not reflect potential residential development which is permitted and may occur (a) within areas zoned for commercial uses or (b) through rezoning of non-residential sites.
3. Most of the vacant land is privately owned.
4. Infrastructure and public services are available for virtually all vacant residential land parcels in Richmond. Most of the sites have utilities available or nearby, but must provide interior distribution systems. Infill sites and the publicly owned sites are already fully provided with utilities.
5. Many of the major parcels are suitable for either multiple family dwellings or a combination of single-family and multiple-family dwellings. Infill parcels are generally suitable only for single-family or two-family units.

CONSTRAINTS

Governmental Constraints

This section analyzes potential governmental constraints to the development, improvement, and maintenance of housing for all income levels. Included in this review are the City of Richmond land use controls and zoning, codes and design standards, fees and other exactions required of developers, and local processing and permit procedures.

Land Use Controls and Zoning

The Richmond Municipal Code allows for a wide range of housing types. Table B-1 in Appendix B provides a complete listing of the residential zoning districts and their average allowable densities in terms of units per acre. The City's zoning regulations, moreover, also permit residential development in several commercial districts.

Much of Richmond's flatlands are zoned at higher densities than existing development reflects. These areas could accommodate much more intensive uses. While the Zoning Ordinance does regulate the development of housing in Richmond, it in no way deters or poses significant constraints on such development in the city.

The City began work on a comprehensive revision of its Zoning Ordinance in 1990 (see program description under Policy A16 in the Five-Year Program). The revised Zoning Ordinance is expected to be adopted in mid-1991. In its draft form the revised Ordinance addresses and updates a number of obsolete standards, some of which may have acted as constraints to the development and improvement of affordable housing.

For example, in the existing Zoning Ordinance there is a potential constraint in the rather big jump from the R1 Single Family District to the first multiple family district, R2, in terms of allowable density. The City is addressing this in the draft Zoning Ordinance Revision by inserting a "duplex zone" category, which would allow for a smaller minimum lot size for single family dwellings -- 3500 square feet in the new "duplex zone" as opposed to the 5000 square foot minimum in the R1 district. Reducing the minimum lot size will allow for potentially more ownership housing opportunities than under the current regulations. The proposed new zone will allow for a mixture of one and two family (duplex) dwellings and "garden apartments."

Even the existing 5000 square foot minimum in the R1 district does not constitute a serious constraint, relative to other jurisdictions in the Bay Area. Furthermore, the City has demonstrated a fairly liberal policy regarding granting of exceptions to this standard.

The Zoning Ordinance revision as drafted proposes a redefinition of the City's residential districts to allow a more graduated, step by step increase in allowable densities and minimum lot sizes. This should provide housing builders with more flexibility and could promote more medium to high density developments resulting in more units.

One other area of potentially rigid land use controls is "live-work" space for artists and craftspersons, which has been allowed as an outright use in commercial zones but not elsewhere. The Zoning Ordinance revision has addressed this and proposes to allow live-work uses in most of the City's industrial zones, which are extensive. A use permit would still be required; however, this revision would make available a much wider range of areas and would allow for the adaptive re-use of industrial areas for combined residential and work uses.

Further examples of potential constraints in the existing Zoning Ordinance are discussed under "codes and standards" (below).

The California Subdivision Map Act makes virtually all real estate division in Richmond subject to city review. It gives the city broad power and responsibility to guard against improper development. A subdivision must be denied if it is inconsistent with the city's General Plan (or any applicable Specific Plan), if the site is not physically suitable for the proposed density and type of development, or if the proposal is likely to cause substantial environmental damage.

A section of the City's Subdivision Ordinance deals specifically with the conversion of existing rental residential properties into condominiums. The main thrust of this article is to protect the City's residential rental supply and the rights of tenants.

Environmental impact review is often an expensive and time-consuming process, and yet it is a requirement of State law and performs a critical function by allowing for local public review of the potential adverse impacts of new developments. State mandated regulations call for very detailed documentation, analyses and public participation requirements in the determination of environmental impacts and their mitigation. State law also requires consistency between the General Plan and zoning for each proposed development.

Richmond has imposed no growth limitations, growth management plans, or annual development "quotas," each of which could unduly restrict or constrain new housing development. The City, in other words, has no locally imposed restrictions on the supply of new housing.

The very high rate of new housing construction in Richmond in recent years (over 5000 new housing units built since 1980) is a strong indicator of the favorable conditions in Richmond for new housing development. A severe shortage of available land in the San Francisco region, combined with local growth restrictions, are major factors in the soaring prices of land and housing in the region. Due to its relative lack of constraints on new development, Richmond has probably absorbed some of the stifled demand from other jurisdictions in the region.

The City's Planning Department staff has noted that in probably 95% of all cases, developers bring in housing development proposals that call for fewer units per acre than the allowable zoning capacity of the land -- for their own reasons.

Codes and Standards

Various existing design regulations and standards in the existing Zoning Ordinance may act as constraints on affordable housing development, and are being addressed in the City's Ordinance revision.

Existing parking requirements have frequently acted as a limiting factor in terms of density. The requirements, for example, don't have smaller parking stall sizes for compact cars. The draft Ordinance revision would address compact car stall sizes; allow for "tandem" parking; eliminate the need for a use permit in some cases; and lower some parking stall ratios, particularly in the case of large multifamily projects.

Existing setback requirements for corner lots in infill situations may constrain the amount of buildable lot area, and are being modified.

Current regulations governing second units in single family residential areas are quite restrictive in terms of size; and they require the second unit to be directly attached to or within the existing dwelling. The revised Ordinance proposes loosening the size requirements and would allow detached second units. This could potentially generate a significant increase in the construction of second units in Richmond, thereby providing affordable smaller dwellings for one or more persons, more low-cost rental housing, and more efficient use of the City's residential areas.

The City's street standards are currently fairly rigid in terms of width requirements and sidewalk requirements. These standards could be made less rigid and reduced, thereby cutting down the cost of improvements and potentially allowing for more dwelling units. The City staff will explore possible ways to reduce the standards where feasible and make them less rigid. (See program descriptions under Policies A16.)

Enforcement of building codes, while curing code violations, may have a negative impact on preserving a city's existing affordable housing stock. In the latter half of the 1980s the City of Richmond carried out a vigorous program of code enforcement of substandard rental housing structures having serious and hazardous code violations. A number of hazardous and dangerous buildings were demolished as a result of City code enforcement and abatement activity, displacing low-income tenants in some cases. City code enforcement and abatement continues but is now combined with relocation services available to tenants and rehabilitation loan assistance offered to the absentee landlords. (See Code Enforcement, Abatement and Relocation program and Abatement of Substandard Buildings Project, both under Policy C2 in the five-year program.)

Fees and Other Exactions

Richmond's building permit fees appear to be in the low to middle range compared to other cities in the region. Based on the reactions of most applicants, the fees seem not to constitute a major barrier to new housing development. This appears to apply to planning approval fees as well. Planning Department staff has noted that fees do not appear to be a major factor in decisions to build in Richmond. Housing developers often will choose to build lower-density, upper income homes because they are seeking higher profits, not because of high fees and exactions.

City building permit, processing, and "growth impact" fees, however, can constrain affordable housing projects, especially for smaller developers, nonprofit groups, and lower income individuals. The City Council addressed this by adopting a policy in 1989 allowing for the waiver of City fees for developers of low and moderate income housing. The Housing Element five-year program proposes to target this waiver of City fees to projects providing units affordable to Very Low and Low Income persons. (See City Building Permits and Fees program under Policy A8.)

Also in 1989, the City Council adopted a comprehensive revised schedule of all city fees

and charges for services. Most fees and charges were increased, and the increases were based on a major consultant study that showed that the city's fees were obsolete, and in many cases covered only a small percentage of the actual costs to the City to provide the service. The Building Regulations staff noted that the increase in the "base fee" for minor permits appeared to be a hardship often for persons with small incomes such as the elderly.

The increased City fees may act as a constraint in some cases, resulting in citizens deferring property improvements, choosing not to make repairs, or making improvements and repairs without city permit, possibly resulting in unsafe and hazardous living conditions. It appears unlikely, however, that the City Council would reduce the fees and charges for services, based on the overall budget constraints and the Council's adopted policy to collect the actual costs in staff time and resources to provide city services that benefit specific individuals and households. At the same time, the Council chose to "subsidize" up to 50% certain fees and charges on the city's fee schedule, items which in their judgment could have resulted in financial hardship to the user groups.

The City of Richmond does not have a citywide growth impact fee. A public facilities fee is imposed on any new development within three specific "development areas" -- El Sobrante, Brickyard Cove, and Pinole Point/ Hilltop. Any new residential or commercial developments outside of these three geographic areas, however, are not charged a growth impact fee by the City.

A 1988 study of fees in the San Francisco Bay Area (Taxing the American Dream: Development Fees and Housing Affordability in the Bay Area, Bay Area Council, May 1988) indicated that Richmond's total fees per single family unit were the second lowest of the cities surveyed in Contra Costa County -- assuming that the unit was not located within one of the City's specific public facilities fee areas.

The Richmond Unified School District has imposed a school facilities fee on all types of new development in the City. The fee amount is the maximum permitted by State law. According to the City's Building Regulations Division staff, applicants for building permits have frequently complained about the high cost of the school facilities fee.

Local Processing and Permit Procedures

City Hall in Richmond has a generally good reputation for reasonably quick and efficient processing of development and building applications and permits. The City intentionally streamlined its operations, including setting up one continuous open counter on the second floor of City Hall combining Planning Department and Building Regulations (Public Works Department). This functions, in effect, as a "one stop center" for applicants.

A Design (Development Review) Ordinance was written in 1986 with, among other things, particular attention given to streamlining the design review process.

In 1990 City Council members and the Planning Department began to explore the possibility of removing the Controlled Development (CD) designation or "overlay," which

has been applied in the City's Zoning Ordinance to extensive areas. Removing the CD designation could potentially make the approval process quicker and less burdensome for applicants and developers.

Nongovernmental Constraints

Cost of Residential Land

In the City's 1985 Housing Element the average raw residential land cost per acre in West Contra Costa County was estimated at \$20,000 in 1980, which is equivalent to 46 cents a square foot. In 1990 residential land costs in Richmond were estimated by the Real Estate Division of the Richmond Redevelopment Agency to range from \$2.50 to \$4.50 a square foot in the City's distressed neighborhoods; from \$4.00 to \$6.00 in Central Richmond east of 23rd Street; and from \$10.00 to \$15.00 and possibly much higher per square foot for shoreline areas such as Point Richmond and Brickyard Cove, depending on availability of marine views.

The current estimated land prices, therefore, may have increased by a factor of at least 8 or 9 times since 1980. To a certain degree this is a function of inflation; however the net result is that land prices are now clearly a constraining factor in the development of new housing, especially affordable housing in Richmond.

A relatively large affordable housing project in Richmond's City Center area, one of the distressed neighborhoods, was in the approval stage in 1990. The land was purchased at a reduced price from the Redevelopment Agency -- \$2.35 per square foot for the rental apartment units. For the project's townhouse for-sale units, a 100% write-down of the land cost was provided. According to Bridge Housing Corporation, the developer, the depressed land price was critical to the project's ability to produce affordable housing units -- and this is even within one of the city's depressed neighborhoods. The developer's conclusion was that land price plays a big role in the affordability of new housing units in Richmond.

Cost of Construction

Residential construction costs have risen rapidly in the San Francisco Bay Area, particularly since 1985. The Bay Area Council in its September 1990 Housing and Development Report reported the following cost estimates:

TABLE A-18
RESIDENTIAL CONSTRUCTION COST PER PERMIT, 1980-1989, IN CONSTANT 1988
DOLLARS, SAN FRANCISCO BAY AREA

	1980	1983	1985	1989	% Increase 1985-89
All units	\$88,000	\$80,000	\$70,000	\$102,000	46%
Single Family Units	\$100,000	\$100,000	\$100,000	\$125,000	25%
Multifamily Units	\$67,000	\$55,000	\$45,000	\$62,000	38%

Source: Construction Industry Research Board. Value of construction corrected for inflation with Bay Area CPI, all items. Reported in Bay Area Council, Housing and Development Report, September 1990.

As the Table indicates, all three categories experienced a sharp rise in construction costs since 1985.

Richmond is within the "inner Bay Area" and therefore is likely to have relatively higher construction costs than the more outlying areas of the region. Furthermore, Richmond has been and continues to be a strong union town, a second major factor resulting in relatively higher costs of construction.

Bridge Housing Corporation estimated that construction costs for its affordable housing project in Richmond's City Center, slated for construction in 1991, would be \$60,000 per unit for the for-sale 2- and 3-bedroom townhomes, and \$50,000 per apartment unit in the large scale multifamily component. These cost estimates were for "hard" construction costs only -- materials and labor, not land, fees, or financing costs. The total costs (all cost factors) were estimated at \$95,000 to \$105,000 for the townhome units and \$80,000 for the apartment units. The project involves below-market rate financing, a key to making the units affordable. The developer noted that, because construction costs in Richmond are quite high, units affordable to Low Income persons could not have been achieved with market rate financing.

Further analysis of housing construction costs is provided in Appendix F, under the section titled "Cost Analysis of At-Risk Assisted Units." There it is noted that the average cost (excluding land) to replace units in Richmond's assisted housing projects at risk of conversion is estimated at \$40,000 to \$45,000 per unit. This would be for multifamily rental units in fairly large multifamily projects in the City's low-income neighborhoods.

The conclusion that can be drawn from the above analysis of land prices and construction costs is that, even in Richmond's distressed neighborhoods, it appears that some form

of subsidy - whether in land cost, financing costs, waiver of fees, construction costs (for example, the Habitat for Humanity "sweat equity" approach) or other form of subsidy - appears to be necessary in order to produce for-sale units affordable to Very Low and Low Income families. In the "Definition of Income Categories" (pages iii-v of the Element) it is estimated that Low Income 4-person families in Contra Costa County could only afford to purchase a home up to \$98,000 in value.

When this \$98,000 "rule of thumb" figure is compared to the Bridge Corporation estimate (above) of \$95,000 to \$105,000 in total construction costs per unit, a heavily subsidized project in a distressed area, the conclusion is apparent that new for-sale housing units affordable to Very Low and Low Income families in Richmond can only be created with one or more subsidy factors built in. On the other hand, new rental units in large multifamily projects that are affordable to Low Income (and perhaps Very Low Income) families are more attainable because of the cost differential. This was demonstrated by the Bridge Housing project cost figures and the Appendix F replacement cost figures referred to above.

GENERAL PLAN CONSISTENCY

California planning law requires that all elements of a City's General Plan must be internally consistent and also consistent with one another. The Housing Element addresses the issues concerned with providing housing for residents, with a particular emphasis on meeting the housing needs of very low and low income persons and the special housing needs of the elderly, disabled, and homeless persons. However, housing cannot be considered apart from other aspects of City policy. The other elements of the General Plan are closely related to and supportive of the Housing Element.

The Housing Element goals are consistent with the General Goal of the Richmond General Plan relating to residential neighborhoods ("Encourage attractive, safe residential neighborhoods with a variety of dwelling types...."). Secondly, the numbers of potential new housing units shown in the Housing Element's inventory of potential housing sites (see Appendix B) are directly related to and consistent with the City's Zoning Ordinance and with the residential densities specified in the Land Use Element and land use plan map of the Richmond General Plan. Third, the Housing Element Goal C2 to "preserve and upgrade residential neighborhoods so that they are attractive, safe, retain their distinct identities, and promote a sense of community" is directly consistent with the residential development goals of the Land Use Element, particularly goal (3) "creating residential areas with distinctive identity." Fourth, the Housing Element Goal B1 to "provide community facilities and open space, commercial services, and amenities easily accessible to and from all residential neighborhoods" is consistent with the Land Use Element goals, policies and standards regarding commercial areas and the community facilities goals and policies of the Recreation and Parks Element.

Also, the transit and transportation routes designated in the Transportation/Circulation Element provide the means of moving people and goods to and from the City's residential areas. Other policies relevant to the quality of housing and residential neighborhoods are presented in various other General Plan elements such as Open Space and Conservation, Noise, Seismic Safety, and the Safety Element.

APPENDIX B

INVENTORY OF LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT

Land suitable for residential development in Richmond, California and available during the 1990-95 period is outlined in two tables in this Appendix. Table B-1 shows Residential Development Potential By Zoning Categories, Richmond, California, and is based on a citywide existing land use field survey conducted by the Planning Department in 1989. Table B-2 is a supplementary table and shows Potential Major Private and Public Sites For New Residential Development.

Appendix B also contains a general summary and definition of zoning districts both in the City and in Contra Costa County. Tables B-1 and B-2, however, list vacant residential land and potential sites in the incorporated City only, and exclude the unincorporated areas within Richmond's Sphere of Influence Area.

As Table B-1 indicates there are 750 acres of vacant land which could accommodate an estimated 7,400 housing units. (Note: the City's regulations permit residential development in several commercial districts, and this potential is not included in these data.)

The State law asks each Housing Element to address specifically the land areas and sites available for particular types of housing and shelter: single family; multiple family and rental; manufactured housing; emergency shelters and transitional housing; and the zoning designations within which these housing types can be constructed.

The City of Richmond Municipal Code (RMC), Chapter 15, governs most land use siting decisions. The RMC addresses the various housing types as follows:

1. **Single Family Residential:** Single family residential structures are allowed in all four residential zoning districts (including multiple family) in the City. Notably, under the RMC the relatively low minimum lot sizes of 5,000 square feet are a critical factor in promoting affordability and keeping housing costs at an acceptable level.
2. **Multiple Family Residential:** The RMC contains three multiple family zoning districts providing densities ranging from 400 square feet of lot area per unit to 1,800 square feet of lot area per unit. As Table B-1 indicates, there is a potential for several thousand additional housing units on the currently vacant land in these three zoning districts combined. In addition, the RMC provides for multiple family developments in the City's commercial zoning districts.

3. **Manufactured Housing:** In accordance with recent State legislation the City of Richmond amended the RMC to treat manufactured housing, in terms of siting standards, exactly the same as any other type of construction. This action promotes affordability and ensures the widest possible range of housing opportunities for Richmond residents.
4. **Emergency Shelters and Transitional Housing:** The RMC governs the siting of emergency shelters for the homeless and transitional housing in the City. Emergency shelters are allowed in General Commercial (C-2) and Central Business (CM) Districts subject to a Conditional Use Permit. In 1989 Richmond had over 200 vacant land parcels and an estimated 44.6 acres of vacant land zoned for C-2 or CM district uses. This potential land area could be augmented through adaptive re-use of existing sites and structures throughout the City's C-2 and CM districts.

Transitional housing units in multifamily structures are permitted in all commercial zones and in all residential zones except for R-1. As Table B-1 indicates, there were an estimated 77 acres of vacant land in Richmond zoned for residential use excluding R-1 uses in 1989, representing more than 4,300 potential dwelling units. The commercial zones combined had another 49 acres of vacant land. Transitional housing uses in conformity with the RMC are not subject to any standards or requirements that are more restrictive than the other uses permitted in the same zoned area. Depending upon the size and type of operation, however, transitional housing uses not in conformity with the RMC may have use restrictions imposed through a Conditional Use Permit.

A listing of vacant parcels in Richmond in 1989 zoned for residential development, by zoning categories, is available to the public upon request, and at nominal cost, at the Richmond Planning Department. As indicated in the Housing Element Five-Year Program (see under Policy A7), the City intends to update the inventory annually. This inventory includes a listing of commercially zoned vacant parcels where residential development is also permitted.

In addition to normal standards found in the RMC, the City has historically used, and continues to use, its redevelopment powers to encourage reinvestment of some of its older areas. The Marina Bay area is the most salient example of residential redevelopment. Ultimately, it is anticipated that this specific redevelopment area will result in 2,000 new housing units.

TABLE B-1
RESIDENTIAL DEVELOPMENT POTENTIAL***
BY ZONING CATEGORIES
RICHMOND, CALIFORNIA

CITY OF RICHMOND ZONING DESIGNATION	ESTIM. VACANT LAND IN ACRES)	ALLOWABLE DENSITY	POTENTIAL NO. OF UNITS
PA, PLANNED AREA DISTRICT (APPROVED)	75	**	884
PA, PLANNED AREA DISTRICT (NOT APPROVED)	368	**	510
R-1, SINGLE FAMILY RESID. DISTRICT	52	8.7	453
R-1 CD, SINGLE FAM. RESID. CONTROLLED DEVELOPMENT* DIST.	34	8.7	296
R-1 A6, SINGLE FAMILY DIST. 6,000 SF MINIMUM LOT SIZE	45	7.26	327
R-1 A6 CD, SINGLE FAMILY CONTROLLED DEVELOPMENT* DIST.	15	7.26	109
R-1 A7, SINGLE FAMILY DIST. 7,000 SF MINIMUM LOT SIZE	80	6.2	498
R-1 A9, SINGLE FAMILY DIST. 9,000 SF MINIMUM LOT SIZE	4	4.8	19
RMD CD, MEDIUM DENSITY RESID. CONTROLLED DEVELOPMENT* DIST.	18	24.2	436
R-2, MULTIPLE FAMILY RESID. DISTRICT	18	34.8	627
R-2 CD, MULTIPLE FAMILY RESID. CONTROLLED DEVELOPMENT* DIST.	16	34.8	558
R-3, HIGH RISE RESIDENTIAL DISTRICT	7	108.9	762
R-3 CD, HIGH RISE RESIDENTIAL CONTROLLED DEVELOPMENT* DIST.	18	108.9	1960
TOTAL	750		7439

TABLE B-1 -- NOTES:

- * Richmond's CD ("Controlled Development") District essentially establishes a design review process. However, the Richmond Municipal Code (RMC) allows the Planning Commission to reduce the number of dwelling units permitted to 75% of the maximum permitted in the parent zoning district, or increase the allowed density up to 50% of the maximum allowed in the parent zoning district.
- ** Richmond's PA District provides for a "planned area" development process. Consequently, actual densities are established on a case-by-case basis in the context of existing conditions. Numbers of units listed as "approved" reflect projects which have already received necessary approvals, but are not yet built. Numbers of units listed as "not approved" reflect City of Richmond Planning Department estimates only.
- *** Data in Table B-1 do not reflect (a) potential residential development which may occur through rezoning of non-residential properties; or (b) vacant land in various commercial zoning categories which permit residential development.

Source: Richmond Planning Department, existing land use field survey, July-August 1989.

TABLE B-2
RICHMOND, CALIFORNIA:

POTENTIAL MAJOR PRIVATE SITES
FOR NEW RESIDENTIAL DEVELOPMENT

El Sobrante Subarea (Already In City)

SUBAREA/SITE	JURISDIC.	GENERAL PLAN DESIGNATION	EST. NO. UNITS	CURRENT ZONING
Mobile Home Park	City	Suburban Mdl.	212 Mfg	R1A6
Clark Road	City	Suburban Mdl.	332 SF/D	R1A9
Mosher II	City	Rural Low	48 SF/D	R1A9
MV Nursery	City	Rural Low	15 SF/D	R1A9
Park Glen Estates	City	Rural Low	360 Acs.*	PA
Creekside Apts.	City	General Comm.	195 MF/A	C2
Sobrante Glen Condos	City	Suburban Mdl.	60 MF/A	R2CD

SUBTOTAL UNITS: 862
SUBTOTAL ACRES: 360*

Hilltop/Pinole

SUBAREA/SITE	JURISDIC.	GENERAL PLAN DESIGNATION	EST. NO. UNITS/ACS.	CURRENT ZONING
Hilltop West	City	Urban Low/Spc. Ind.	600 SF/D	M3
		Urban Low/Spc. Ind.	400 SF/A	M3
Pinole Pt. Business Pk.	City	General Ind. **	30 Acs.*	M3

SUBTOTAL UNITS: 1,000
SUBTOTAL ACRES: 30*

Point Richmond/Brickyard Cove

SUBAREA/SITE	JURISDIC.	GENERAL PLAN DESIGNATION	EST. NO. UNITS	CURRENT ZONING
Seacliff Villas	City	Urban Low	191 SF/A	PA
Brickyard Landing II	City	Urban Low	71 MF/A	PA
Brickyard Cove I	City	Urban Low	11 SF/D	R1CD
Brickyard Cove II	City	Urban Low	46 SF/A	R1CD
Brickyard Cove III	City	Urban Low	36 SF/A	R1CD
PG&E Tank Site	City	General Comm.	5 Acs.*	M3
Terminal #1	City	Marine Terminal **	13 Acs.*	M3

SUBTOTAL UNITS: 355
SUBTOTAL ACRES: 18

Marina Bay

SUBAREA/SITE	JURISDIC.	GENERAL PLAN DESIGNATION	EST. NO. UNITS	CURRENT ZONING
Area EE/Bayside Dr.	City	Urban High	224 MF/A	PA
Area DD/Bayside Dr.	City	Urban High	234 MF/A	PA
Area CC/Bayside Dr.	City	Urban High	234 MF/A	PA
Areas U,W,Y/Penn. Dr.	City	Urban High	147 SF/A	PA
Areas AA,BB/Penn. Dr.	City	Urban High	156 SF/D	PA
SUBTOTAL UNITS: 995				

City Center

SUBAREA/SITE	JURISDIC.	GENERAL PLAN DESIGNATION	EST. NO. UNITS	CURRENT ZONING
Bridge/Memorial Park	City	Mixed Use	65 MF/A	CM
Bridge/Memorial Park	City	Mixed Use	34 SF/A	CM
Bridge/The Carquinez	City	Urban High	36 MF/A	CM
SUBTOTAL UNITS: 135				

Other

SUBAREA/SITE	JURISDIC.	GENERAL PLAN DESIGNATION	EST. NO. UNITS	CURRENT ZONING
Colusa and Modoc	City	Urban Low	26 MF/A	R2CD
SUBTOTAL UNITS: 26				

TOTAL UNITS: 3,373
TOTAL ACRES: 408

Footnotes: * Gross Acreage Estimated By Richmond Planning Department.
** General Plan Amendment Would Be Required.

Potential Public Sites
For New Residential Development

SUBAREA/SITE	JURISDIC.	GENERAL PLAN DESIGNATION	EST. NO. UNITS	CURRENT ZONING
City Center: NW Corner MacDonald & 19th Street	City	Mixed Use (Urban High Density Resid./ Office/Retail)	30	CM
City Center: Machinist Place @ 16th Street	City	Urban High Density Resid.	30	CMCD
SUBTOTAL UNITS: 60				



LEGEND

- ① Park Glen Estates
- ② MV Nursery
- ③ Mosher II
- ④ Clark Road
- ⑤ Mobile Home Park
- ⑥ Creekside Apts.
- ⑦ Sobrante Glen Condos
- ⑧ Hilltop West
- ⑨ Pinole Pt. Business Pk.



POTENTIAL MAJOR VACANT SITES FOR NEW HOUSING Richmond, Calif. MAP 1

Sites ① to ⑨
(See MAP 2 for sites ⑩ to ②④)
September, 1990

POTENTIAL MAJOR VACANT SITES FOR NEW HOUSING Richmond, Calif. MAP 2

Sites ⑩ to ⑳
September, 1990

LEGEND

- ⑩ Bridge/The Carquinez
- ⑪ Bridge/Memorial Park
- ⑫ City Center
NW Corner MacDonald + 19th
- ⑬ City Center
Machinist Place @ 16th
- ⑭ Colusa & Modoc
- ⑮ Area EE/Bayside Dr.
- ⑯ Area DD/Bayside Dr.
- ⑰ Area CC/Bayside Dr.
- ⑱ Areas AA, BB/Penn. Dr.
- ⑲ Areas U, W, Y/Penn. Dr.
- ⑳ Seadiff Villas
- ㉑ Brickyard Landing II
- ㉒ Brickyard Cove I
- ㉓ PG&E Tank Site
- ㉔ Terminal # 1

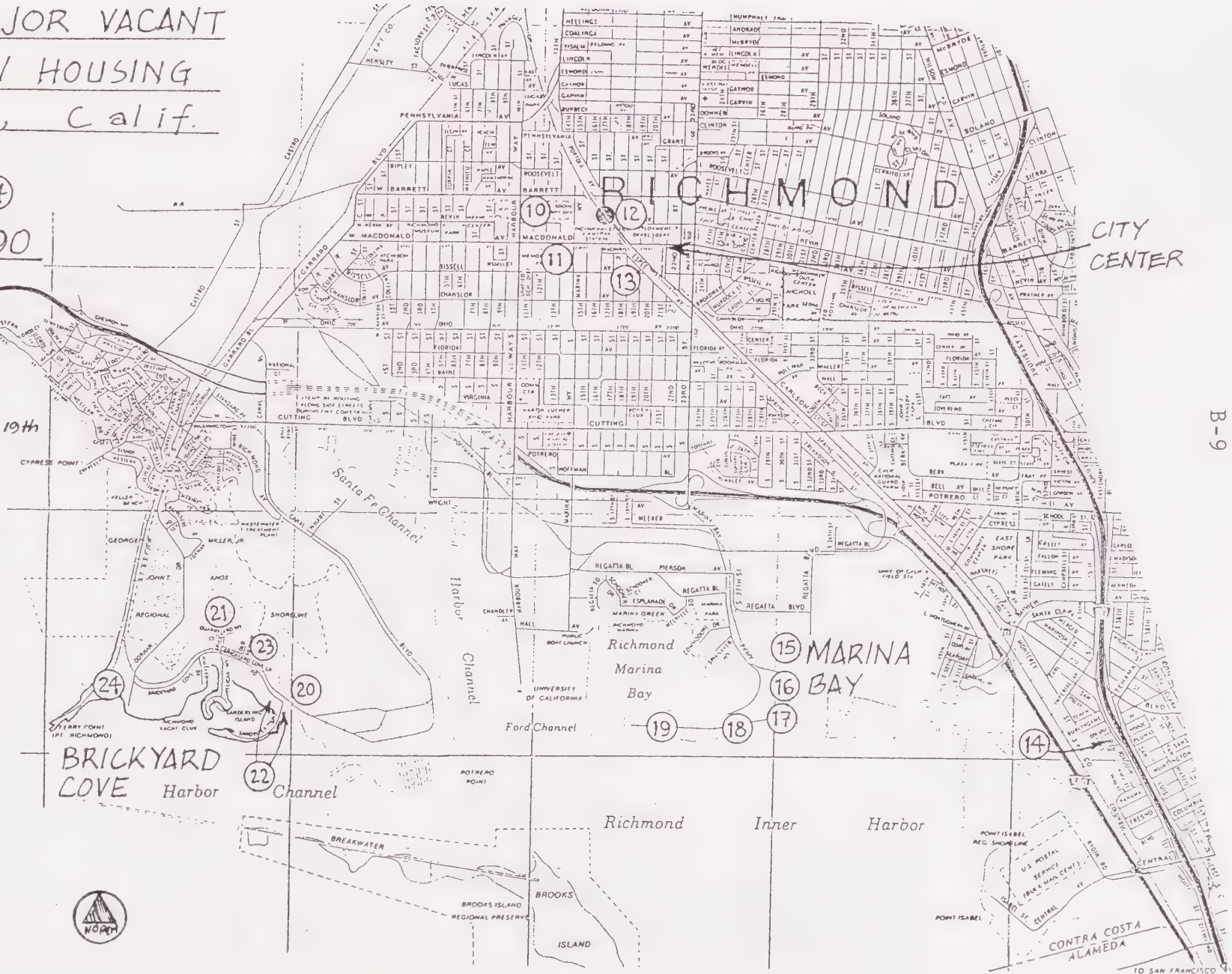


TABLE B-3
POTENTIAL MAJOR RESIDENTIAL SITES
IN UNINCORPORATED AREAS OF
RICHMOND SPHERE OF INFLUENCE

El Sobrante Subarea
(In Unincorporated Portion of City's Sphere of Influence)

LOCATION (TRAFFIC ZONE)	JURISDICTION	ESTIM. TOTAL ACRES
TAZ #112	County	50
TAZ #112	County	50
TAZ #112	County	154
TAZ #68	County	7
TAZ #68	County	5
TAZ #69	County	27
TAZ #70	County	28
TAZ #72	County	22
TAZ #74	County	12
TAZ #74	County	5
TAZ #75	County	28
TAZ #75	County	63
TAZ #76	County	11

SUBTOTAL ACRES: 462

North Richmond Subarea
(In Unincorporated Portion of City's Sphere of Influence)

LOCATION (TRAFFIC ZONE)	JURISDICTION	ESTIM. TOTAL ACRES
TAZ #52	County	30

SUBTOTAL ACRES: 30

TOTAL ACRES: 492 (IN UNINCORPORATED AREAS)

GENERAL SUMMARY OF ZONING REGULATIONS⁽¹⁾
CITY OF RICHMOND, PLANNING DEPARTMENT
2600 BARRETT AVENUE, SECOND FLOOR
RICHMOND, CA 94804
(415) 620-6706

DISTRICT	USE	HEIGHT	SETBACKS				LOT AREA PER UNIT	PARKING PER UNIT ⁽⁶⁾
			FRONT YARD	SIDE YARD	STREET SIDE YARD	REAR YARD ⁽²⁾		
R-1	SINGLE FAMILY RES.	35'	20%; 20' MAX	10%; 5' MAX, 3' MIN	VARIES 5' TO 10', HALF OF FRONT SETBACK	20% or 20' MAX	5000SF	1
R-MD	MED. DENSITY RES. & R-1 USES	35'	15'	10%; 5' MAX, 3' MIN	VARIES 5' TO 10', HALF OF FRONT SETBACK	20% or 20' MAX	1800SF	1.5
R-2	MULTI-FAMILY RES. & R-1 USES	35'	15'	10%; 5' MAX, 3' MIN	VARIES 5' TO 10', HALF OF FRONT SETBACK	20% or 20' MAX	1250SF ⁽⁴⁾	1
R-3	HIGH RISE RES. & R-2 USES, CLUBS, ETC.	75'	10'	VARIES	VARIES	20% or 20' MAX	400SF ⁽⁴⁾	1
C-R	COMMUNITY RESERVE OPEN LAND/SFR	NONE	20%; 40' MAX	10%; 20' MAX		20% or 40' MAX	5 ACRES	2
E-A	EXCL. AGRICULTURE AGRI/HORT. USES	NONE	15'	7.5'		7.5'	0.5 ACRE ⁽⁵⁾	1
C-1	NEIGH. RETAIL COM. & R-3 USES	35' ⁽³⁾	SAME AS ADJ. R-DISTRICT	ONLY WHERE ADJ. R-DIST., THEN: 10%; 5' MAX, 3' MIN		NONE/HT.LMT.	DWELLING USE R-2 STD.	VARIES ⁽¹⁾
C-2	GENERAL COMMERCIAL & C-1 USES	45' ⁽³⁾	ONLY WHERE ADJ. R-DIST	NONE		NONE	DWELLING USE R-2 STD.	VARIES ⁽¹⁾
C-M	CENTRAL BUSINESS & C-2 USES	75'	NONE	NONE		NONE	DWELLING USE R-2 STD.	VARIES ⁽¹⁾
C-C	COASTLINE COMMERCIAL	35' ⁽¹⁾	ONLY WHERE ADJ. R-DIST ⁽¹⁾	ONLY WHERE ADJ. R-DIST. ⁽¹⁾		NONE	NONE	VARIES ⁽¹⁾
M-1	RESEARCH & MANUFACT.	VARIES	VARIES	VARIES		VARIES	NO DWELLINGS	VARIES ⁽¹⁾
M-2	LT. IND.: M-1, CM USES, NO DWELLINGS	75'	NONE	NONE		NONE	NO DWELLINGS	VARIES ⁽¹⁾
M-3	HEAVY IND.: M-2 USES, NO DWELLINGS	75'	NONE	ONLY WHERE ADJ. R-DIST., THEN: 10%; 5' MAX		VARIES	NO DWELLINGS	VARIES ⁽¹⁾
M-S	SPECIAL INDUSTRY	VARIES	VARIES	VARIES		VARIES	NO DWELLINGS	VARIES ⁽¹⁾

1. FOR VARIATIONS AND EXCEPTIONS SEE ZONING ORDINANCE.

2. SINGLE FAMILY 16% IYS (IYS=INTERIOR YARD SPACE).

MULTIPLE FAMILY 20% IYS

LOTS 30' WIDE AND 3,000 SF REQUIRE 25% IYS

3. VARIABLE WHEN ABUTTING AN R ZONE, SEE ZONING ORDINANCE.

4. LOTS 3,300 SF AND/OR 33' WIDE: ONLY 1 UNIT.

LOTS 3,750 SF AND/OR 37.5' WIDE: ONLY 2 UNITS.

5. 140' AVERAGE WIDTH X 100' AVERAGE DEPTH.

6. 10'X20' STALLS WITH ADEQUATE INGRESS AND EGRESS.

FOR CONTROLLED DEVELOPMENT (CD), SPECIAL FEATURE ADDITIVE DISTRICTS (A-#), SEE ZONING ORDINANCE
FOR PLANNED AREAS (PA), THE APPROVED PLAN IS THE ZONING, REFER TO THE REZONING (R-Z) FILE SPECIFIED

CONTRA COSTA COUNTY

Zoning Districts

The following descriptions of zoning districts are provided for general information only. Each of the districts have additional minimum and maximum standards concerning lot dimensions; front, rear and side yards; parking; building height; total lot coverage; and land uses. Consult the Contra Costa County Ordinance Code or the Planning Department for specific zoning information and requirements.

Single Family Residential

R-6	Single Family Residential Lot size 6,000 square foot minimum
R-7	Single Family Residential Lot size 7,000 square foot minimum
R-10	Single Family Residential Lot size 10,000 square foot minimum
R-12	Single Family Residential Lot size 12,000 square foot minimum
R-15	Single Family Residential Lot size 15,000 square foot minimum
R-20	Single Family Residential Lot size 20,000 square foot minimum
R-40	Single Family Residential Lot size 40,000 square foot minimum
R-65	Single Family Residential Lot size 65,000 square foot minimum
R-100	Single Family Residential Lot size 100,000 square foot minimum

Multiple Family Residential

D-1	Two Family Residential 8,000 square feet land per unit
M-5	Multiple Family Residential Maximum 5 units per acre
M-6	Multiple Family Residential Maximum 6 units per acre
M-9	Multiple Family Residential Maximum 9 units per acre
M-12	Multiple Family Residential Maximum 12 units per acre
M-17	Multiple Family Residential Maximum 17 units per acre
M-29	Multiple Family Residential Maximum 29 units per acre

Recreational

F-R	Forestry Recreational Lot size 21,780 square foot minimum
F-1	Water Recreational Lot size 6,000 square foot minimum

Agricultural

A-1	Light Agriculture Lot size 21,780 square foot minimum
A-2	General Agriculture Parcel 5 acre minimum
A-3	Heavy Agriculture Parcel 10 acre minimum

A-4	Agricultural Preserve Parcel 20 acre minimum
Office	
O-1	Limited Offices Lot size 15,000 square foot minimum
A-O	Administrative Offices Lot size 5 acre minimum

Commercial-Business

N-B	Neighborhood Business Lot size 3,500 square foot minimum
P-N-B	Planned Neighborhood Business Lot size 3,500 square foot minimum
R-B	Retail Business Lot size 3,500 square foot minimum
Special R-B	Special Retail Business Parcel 20 acre minimum
C	General Commercial Lot size 7,500 square foot minimum

Manufacturing-Industrial

C-M	Controlled Manufacturing Lot size 40,000 square foot minimum
L-I	Light Industrial Lot size 7,500 square foot minimum

W-3	Controlled Heavy Industrial
H-1	Heavy Industrial

Other

G-1	Interchange Transitional Lot size 10,000 square foot minimum
P-1	Planned Unit Development Residential: Five acre minimum for residential uses. Non-residential: Ten acre minimum for non-residential uses. Mixed: Fifteen acre minimum for mixed residential and non-residential uses. Office: No minimum for office uses which do not require heavy vehicular delivery or have easy automobile site access. Includes some ancillary retail, service and residential uses when consistent with the general plan.
T-1	Mobile Home Park Minimum 3 acres
U	Unrestricted
SD-1	This combining district, together with the underlying zoning, regulates development density according to land slope. SD-1 requires development plan review and approval prior to development.

APPENDIX C

EVALUATION OF RICHMOND HOUSING PRODUCTION VS. OBJECTIVES 1985-1990

I. NEW CONSTRUCTION.

1980-1990 Ten-Year Period: Actual New Construction vs. Regional Need Allocation. Richmond's share of the San Francisco Bay Area regional housing need for 1980-1990 was determined by ABAG (the Association of Bay Area Governments) to be 6,396 housing units (ABAG, Housing Needs Determinations: San Francisco Bay Region, December 1983).

During the ten-year period from January 1980 through the end of 1989 a net total of 5,044 housing units were added to Richmond's housing stock. This is 78.9% of the regional need figure. (Note: net added housing units is the total new units constructed, minus the number of units demolished, converted to another use, or otherwise subtracted from the available housing stock. 5,243 housing units were actually built in 1980-1989. At the same time an estimated 199 units were demolished, converted, or moved out of the area.)

ABAG had also distributed Richmond's share of the regional housing need among four income categories -- Very Low, Low, Moderate, and Above Moderate Income; this income distribution was revised by Richmond City Council Resolution. The actual new construction in Richmond: (1) achieved or surpassed the Very Low and Moderate Income need figures for 1980-1990; (2) came close to achieving the Low Income need figure; and (3) fell short of the Above Moderate Income need figure. This is shown in Table C-1.

TABLE C-1
1980-1990 ACTUAL NET ADDED HOUSING UNITS vs.
REGIONAL NEED ALLOCATION BY INCOME DISTRIBUTION:
RICHMOND CALIFORNIA

	INCOME LEVELS:			Above	
	Very Low	Low	Moderate	Moderate	TOTAL
1980-1990 Regional Need Allocation*	178	409	1976	3831	6396
Actual Net Added Units 1980-89 **	<u>230</u>	<u>378</u>	<u>2006</u>	<u>2430</u>	<u>5044</u>
Difference	+52	-31	+30	-1401	-1352

* Income allocation as revised locally. ABAG's income allocation of Richmond's share of the 1980-1990 regional housing need was revised locally by the Richmond City

Council in October 1983. This local revision was not accepted by ABAG. However, similar adjustments in the income allocation of Richmond's regional housing needs share, based on the same methodology, were accepted by ABAG in 1982 and again in 1989.

** Source: Building permit completion records, Building Regulations Division, Richmond Public Works Department. Units constructed were distributed among income categories based on (a) current actual housing cost data for Richmond neighborhoods and new subdivisions combined with (b) census tract level family income data from the 1980 U.S. Census.

1985-1989 Five-Year Period: Actual New Construction vs. Housing Element Objectives.
The City of Richmond in its May 1985 Housing Element set the following objectives for new construction:

TABLE C-2
RICHMOND NEW HOUSING OBJECTIVES FOR 1985-1989
BY INCOME CATEGORY

<u>Type</u>	<u>Target Groups</u>	Very Low	Low	Moderate	Above Moderate	TOTAL
OwnerFamily			30	4300	"Market Rate"	4330
RentalFamily			123	369	"Market Rate"	492
RentalElderly & Family		178				178
TOTAL		178	153	4669	"Market Rate"	5000

The actual net housing units added in Richmond in the 1985-1989 five-year period totalled 3,798. This is 76% of the City's objective of 5000 net new units.

When distributed by income categories (based on the same data sources described for Table C-1 above) and by owner or rental type, the results were:

TABLE C-3
1985-1989 ACTUAL NET ADDED HOUSING UNITS
BY TYPE OF UNITS & INCOME CATEGORY: RICHMOND, CALIFORNIA

Unit Type/Income	Very Low	Low	Moderate	Above Moderate	TOTAL
Owner	16	10	310	1446	1782
<u>Rental</u>	<u>202</u>	<u>154</u>	<u>1620</u>	<u>40</u>	<u>2016</u>
TOTAL	218	164	1930	1486	3798

A comparison of Tables C-2 and C-3 indicates that the 1985-1989 net new construction of housing units in Richmond (a) exceeded the City's five-year objective for both the Very Low and Low Income categories; and (b) fell short of the City's "market rate" (Moderate & Above Moderate Income) housing objective by 1253 units.

Evaluation

Overall Units Added. In Richmond during 1980-1989 a total of 5044 net housing units were added -- amounting to 79% of the City's share of the regional need for the same period.

One major factor in the shortfall in housing production was the national recession of 1981-82. New housing production in Richmond was slow to recover. Only 216 net units were added in 1981, 146 net units in 1982, 207 units in 1983, and 237 in 1984. Starting with 1986, however, over 600 housing units have been added in Richmond in every year except 1988 -- with a high of 1482 built in 1987 (see Table C-4).

TABLE C-4
HOUSING UNITS BUILT, DEMOLISHED, NET ADDED:
RICHMOND, CALIFORNIA 1980-1989

Year	Total Built	Removed#	Net Added	Net SF*	Net Multiples**
1980	455	-6	449	421	28
1981	231	-15	216	161	55
1982	175	-29	146	125	21
1983	222	-15	207	168	39
1984	273	-36	237	176	61

1985	496	-42	454	129	325 #
1986	677	-12	665	232	433
1987	1497	-15	1482	263	1219
1988	545	-9	536	385	151
1989	<u>672</u>	<u>-16</u>	<u>656</u>	<u>381</u>	<u>275</u>
10 YEAR					
TOTALS	5243	-195	5048##	2441	2607

* SF detached and SF attached (townhomes, row houses).

** Apartments, duplexes, condominiums.

Includes 241 MF condominium for sale units in Brickyard Landing.

Differences in totals between this and other Tables in Appendices are due to minor differences in tabulation and data sources.

Note regarding Net Multiples: This figure includes two large condominium for sale projects: Hilltop Villages (176 condo units) and Brickyard Landing (241 condo units). Several large Multifamily rental housing projects in Richmond were registered as condominium units on their building permits: Hilltop Bayview Apartments (1008 rental units in 1987); Marina Cove Apartments (224 units in 1986); and Marina Shores Apartments (244 units in 1988-89).

Rental vs. Owner Units. A comparison of Tables C-2 and C-3 also shows that in the 1985-89 five-year period 1782 ownership units were built compared to a goal of 4330. However, 2016 rental units were built compared to a goal of 670.

This difference is largely due to the construction of the 1008-unit Hilltop Bayview Apartments (Moderate Income) in 1987, a project which was not anticipated by the City when it set the 1985-1989 objectives.

Furthermore, in the early 1980s the rental housing market in the Bay Area (including Richmond) was relatively weak. Most consumers were looking for ownership units. Consequently the City set a relatively low rental housing objective in its 1985 Housing Element. In actuality, the rental housing market improved considerably in the region in the latter half of the 1980s. This was clearly the case in Richmond as well, as Table C-4 indicates: the amount of multiples being built shot up dramatically starting with 1985 and has remained strong through 1989. The new rental housing has included large, attractive Moderate Income apartment complexes marketed as "Luxury Apartments" both at Hilltop (Hilltop Bayview Apartments) and at Marina Bay (Marina Cove & Marina Shores Apartments).

Production of Moderate & Above Moderate Income Units. Aside from the impacts of the recession in the early 1980s, the shortfall in Richmond's total housing construction compared to the regional share figure is most likely due to individual private developer decisions, not city policy, city actions or lack thereof. Moderate and Above Moderate Income housing is almost entirely constructed by private sector developers. The ten-year shortfall was 1371 units in these two income categories. At the same time the

local government policy (from 1984 on) was to work toward "balancing" the Richmond housing stock (i.e. reduce the percentage of lower income households and increase the percentage of higher income households) by concentrating new housing efforts on market rate housing (Richmond 1984 Housing Element). However, a number of large subdivisions obtained development approvals from the City during the 1980s but did not build out their projects. Additional factors also affected the rate of new housing construction in Richmond in the 1980s, such as the toxic soils cleanup in the Marina Bay area, which delayed considerably some large market rate housing projects.

Based on the above discussion, the 1985 Housing Element goals, objectives, and policies with respect to meeting the needs for market rate housing appear to have been generally appropriate and effective. Market rate housing developers in Richmond have not raised any serious major concerns about city policies allegedly affecting or blocking their ability to develop new housing in Richmond. In fact, the City has approved annexations as well as several large residential subdivisions in El Sobrante Valley, an environmentally sensitive hilly area where additional growth and development has become a controversial matter.

Environmental review of projects, including EIRs, is sometimes viewed as an impediment and an extra expense, but it is also recognized as a requirement of State law -- not a local imposition. Richmond's growth impact fees ("public facilities fees") are recognized as being well within the range of other East Bay and Contra Costa cities, and the fees do not appear to have impeded residential development.

Production of Very Low & Low Income Housing Units. In contrast to the largely market-driven Moderate and Above Moderate Income categories, the production of housing for the Very Low and Low Income household categories is more dependent on local, State and Federal government programs, subsidies, and other resources. In these two income categories combined, however, actual production of new housing units in Richmond exceeded both (a) the regional share allocation for 1980-1990 and (b) the City's five-year objectives in its 1985 Housing Element (see Table C-5).

TABLE C-5
 PRODUCTION OF VERY LOW & LOW INCOME
 HOUSING UNITS IN RICHMOND, CALIFORNIA 1980-1990

	Very Low	Low Income	Very Low & Low Combined
1980-1990 Regional Need Allocation	178	409	587
1980-1989 Actual Net Units Added	230	378	608
<hr/>			
1985-1989 Objective- 1985 Hsg. Element 178		153	331
1985-1989 Actual Net Units Added	218	164	382
<hr/>			

A large portion of the Very Low Income units produced in Richmond were provided by one Federally funded U.S. Department of Housing & Urban Development (HUD) project, the 143-unit Nevin Plaza elderly public housing apartment complex built in 1986. These 143 units represented over 60% of the Very Low Income units built in Richmond in the 1980s. During the same decade, however, the HUD budget was greatly reduced, and since 1986 HUD has not provided funding for any additional large-scale Very Low or Low Income projects in Richmond. And HUD is not realistically expected to do so in the foreseeable future, according to local housing officials. Federal financing of the Nevin Plaza apartment complex, in fact, resulted not from a recent HUD commitment but from a long-standing HUD commitment, dating from the early 1970s.

Based on the actual accomplishment, it appears that Richmond's Housing Element goals, objectives, and policies with respect to Very Low and Low Income housing have been generally appropriate, and effective enough to the point that previously set quantitative goals have been met or exceeded.

However, in view of the acute need for additional Very Low and Low Income housing units both locally and regionwide, it is appropriate to re-evaluate the City's goals and policies and consider strengthening them if feasible.

Appropriateness of Richmond's Housing Goals, Objectives and Policies. How effective has Richmond's Housing Element been in achieving the community's housing goals and objectives?

The City's policy in its 1985 Housing Element to seek to "balance the value of housing and the income of residents in Richmond to more nearly approximate the local market area" by concentrating new housing efforts on market rate housing appears to have been appropriate for its time. Moreover, it appears likely to be carried out by 1995.

Richmond historically has been impacted by more than its fair share of lower income households. In 1980 the City's Very Low and Low Income households made up 51.4% of all Richmond households, compared to 34% for Contra Costa County and 40% for the region as a whole.

Consistent with its policy to balance the housing stock and with the State law, which provides that the distribution of the regional housing need to localities "shall seek to avoid further impaction," the City Council in December 1988 adopted a revised income distribution of Richmond's share of the 1988-1995 regional housing need. This revised income distribution was accepted and adopted by ABAG, the regional council of governments for the Bay Area. This distribution, moreover, if achieved will by 1995 bring the City's housing stock fairly closely in line with the region: 40% Very Low and Low Income households for Richmond, as compared to 39% for the region, and 34% for Contra Costa County.

Even in 1990 Richmond's share of subsidized and lower income housing units is disproportionately high. The Bay Area Council reported in the May 1990 issue of its Housing & Development Report that 11.35% of Richmond's total households were subsidized households -- which is the highest percentage of any medium or large sized city in the San Francisco Bay Area (see Table C-6).

Table C-6 combines the Bay Area Council's data on subsidized households with the 1990 estimated population and households for each city.

TABLE C-6
SAN FRANCISCO BAY AREA CITIES WITH
THE HIGHEST PERCENTAGE OF SUBSIDIZED*
HOUSEHOLDS - 1990

City	1990 Pop. Estimate	1990 Total Households	PERCENT OF HOUSEHOLDS SUBSIDIZED
Brentwood	7,060	2,440	13.43 %
San Pablo	21,612	8,816	11.36
RICHMOND	84,344	32,447	11.35
Oakland	357,600	n/a	10.06
Gilroy	30,000	n/a	9.95
Pittsburg	45,663	15,785	8.88
Martinez	30,999	12,279	8.72
Mill Valley**	13,450	n/a	7.93
San Rafael**	47,100	n/a	6.18
Vallejo**	107,200	n/a	6.16
Antioch	62,032	22,154	6.11

* Total subsidized households = the number of HUD Section 8 Certificates or Vouchers plus the number of lower income subsidized units.

** For these cities, subsidized units include some subsidized moderate income units.
Source: Bay Area Council, Housing & Development Report, May 1990; State of California Finance Department (1990 population and household estimates).

At the same time, however, the regional and local need for low-cost housing affordable to Very Low and Low Income families and individuals has become increasingly acute - particularly since the mid-1980s. A major factor has been the dramatic rise in home prices and rents (relative to incomes) in the Bay Area, accompanied by sharply increased land and construction costs, a continuing high rate of migration into the region, a shrinking supply of affordable units made worse by the October 1989 earthquake, and a growing homeless population. In Richmond, for example, despite ongoing City and local community efforts to increase the supply of affordable housing, the need for low-cost housing appears to be increasing based on the Richmond Housing Authority's waiting list of 3-5 years or more (over 3,800 applications for HUD Section 8 subsidies on file as of December 1990) and the visible evidence of a growing homeless population on the streets.

The City, consequently, has not been able fully to meet its Housing Element goals, for example (1) the goal to "Ensure that a fair share of market area residents are able to obtain a variety of standard dwelling units...at a price they can afford"; and (2) the goal to "Provide opportunities for all segments of the community to own their own home."

In recognition of these trends and of the acute need for low-cost housing, the City's 1990 Housing Element does the following:

Definition of "Affordable Housing": First, Richmond in its 1990 Housing Element has defined "Affordable" as affordable to Very Low and Low Income households. This is likely to be different from many other Bay Area cities, who may interpret "affordable" as applying to Low and Moderate Income households. Given the difficulty of producing low-cost housing in the San Francisco Bay Area region, it is a great deal more difficult to produce housing affordable to Low and Very Low Income households than to Moderate Income households. A Low Income family of 4 has a current income threshold in Contra Costa County of \$35,300 while the income limit for a Moderate Income family of 4 is \$52,900.

While choosing to target the Very Low and Low Income categories in its Housing Element and in its affordable housing program efforts, The City does not intend, however, to overlook or neglect the needs of Moderate Income families. It is simply a matter of fact that greater efforts have to be made by the local government, in combination with other resources such as community nonprofit housing developers and Federal and State programs, in order to increase the supply of housing affordable to Low and Very Low Income persons.

Policies: Secondly, the revised Element contains several new policies designed expressly to increase Richmond's affordable housing stock -- the supply of rental or ownership units that are affordable to Very Low and Low Income families and individuals. These policies include:

- o A policy requiring housing developers to include a certain proportion of affordable units in the project;
- o Several policies specifically targeted to promoting infill affordable housing and committing the City to help local nonprofit groups to build infill housing;
- o Waiving of building permit and other fees for projects providing affordable housing;
- o A policy to discourage downzoning from medium and high density to low density residential; and
- o A policy to include an affordable housing component in any new or expanded city redevelopment area.

Quantified Objectives: Thirdly, Richmond's 1990 Housing Element sets a substantially higher quantitative objective for Very Low or Low Income units to be added to the City's stock, than in the previous Element. The objective in the 1985 Element was 331 Very Low or Low Income units; the objective in the 1990 Element is 500.

II. REHABILITATION.

A. Owner

1. Home Improvement Loan Program (for Lower Income Families).
Financing Source: CDBG (HUD Community Development Block Grant funds);
HUD 312 program funds.
1985-89 Objective: 250
Actual: 350

Objectives were exceeded because of intense marketing efforts and because unanticipated rehabilitation funds.

2. Neighborhood Housing Services Program.
Financing Source: CDBG; Neighborhood Reinvestment Corporation; N H S
Corporation of America; and private foundations.
1985-89 Objective: 50
Actual: 14

Program objectives were not met for several reasons:

- a) A change in program priorities;
- b) The number of loans which could be sold on the secondary market was insufficient to generate additional rehabilitation revenue; and
- c) Duplication of rehab services offered by the City. City staff has comprehensive inspection, financial and other support services that NHS could not provide to its clients; therefore NHS could not compete in terms of cost effectiveness.

B. Rental

1. Lower-Income Rental Rehabilitation Program.
Financing Source: CDBG; CHFA; Rental Rehabilitation Program; HUD Section
8 Moderate Rehab.
1985-89 Objective: 250
Actual: 183

Objectives were not met as a result of insufficient funding to assist the number of units projected. The City expended all available financial resources.

III. OTHER
(Owner and Renter Programs Combined)

1. Default & Delinquency Counseling.

Financing Source: CDBG; HUD Housing Counseling funds.

1985-89 Objective: 640

Actual: 913

This program involved both owners and renters who were defaulting on their rents or mortgages. The program objective was exceeded because many referrals were made from other agencies or individuals -- HUD, other counseling agencies, word of mouth, Legal Services Foundation, etc. Because Richmond is among the limited number of HUD certified counseling agencies in the area, many defaulting mortgagors must begin preliminary paperwork with this office.

2. Code Enforcement Relocation.

Financing Source: CDBG.

1985-89 Objective: 15

Actual: 5

The Code Enforcement Relocation Program only provides assistance to residents who are displaced as a result of CDBG initiated code enforcement activities. The number of families relocated is misleading because it does not count those families who were temporarily relocated while their unit was being rehabilitated. More importantly, staff had anticipated that the program would operate in conjunction with the Abatement of Dangerous Buildings Program. The Abatement Program did not get underway as anticipated because of the lengthy legal process required by law, and because the manpower needed to implement the program was not available until 1989.

3. Code Enforcement.

Financing Source: CDBG.

1985-89 Objective: 1,000

Actual: 762

Code enforcement activities are related to several programs or activities --the HILP, inspector observation, complaints, etc. Objectives were projected based on the level of activity which had occurred in previous years. Cases of code enforcement on residential structures were counted only for those units where a resolution was reached. In addition, priority for enforcing the code was placed on those structures that were in the H&CD Department workload.

4. Rehab of Vacant & Abandoned Structures.

Financing Source: CDBG; private funds.

1985-89 Objective: 30
Actual: 5

This activity actually consisted of the purchase and rehabilitation of vacant and abandoned structures. The program was subcontracted to two nonprofit organizations. The sole source of public funds used to carry out the activity was the City's CDBG funds. A lack of available units for purchase at reasonable costs hampered the City's ability to reach the goal. In addition, the units which were rehabilitated were resold to lower-income first-time homebuyers. In order to make these units affordable to this segment of the population, a loss was incurred on most of the units purchased and rehabilitated, resulting in insufficient funds to revolve to purchase and rehabilitate additional units.

5. Demolition of Vacant & Abandoned Structures.

Financing Source: City general revenue

1985-89 Objective: 30
Actual: 83

Units demolished were severely substandard and were a threat to the health and safety of surrounding neighborhoods. Little or no maintenance work had been performed in years. Owners of such properties were unwilling to invest in the restoration of the buildings and for the most part were not interested in securing a loan to rehabilitate. In addition, in cases where it may have been feasible for the City or one of its agents to purchase the property, owners preferred to have the structure demolished rather than sell.

Sixty-three (63) of the 83 housing units demolished in the City were located in target area neighborhoods. These are located in Census Tracts 3650.01, 3650.02, 3720, 3730, 3750, 3760, 3770, 3790, 3800, and 3810.

6. Section 8 Existing Certificates/Vouchers Program.

Financing Source: Federal.

1985-89 Objective: 75
Actual: 286

The objective was exceeded because the Housing Authority received unanticipated certificates for unplanned projects, where special requests made to HUD for additional Section 8 Certificates were subsequently granted.

Appropriateness and Effectiveness of City Policies and Programs. In several cases City housing rehabilitation or "other" programs exceeded, or fell short of, the 1985-89 five-year program objective due to either (a) a shortage of program funds or (b) unexpected additional funding and resources becoming available. The City policies and programs themselves appeared to be generally sound and appropriate. Taken together, they represent a range of approaches to rehabilitating and conserving the City's existing housing stock particularly in the older neighborhoods and lower income

areas -- while keeping the units affordable to Low and Very Low Income families to the maximum extent possible.

In its Rehab of Vacant and Abandoned Structures Program the City encountered a major obstacle in the general unwillingness of the property owners to sell their properties. The lack of available units for purchase and rehab greatly hampered the program's effectiveness. The City itself does not own a significant amount of residential property; and the areas where it does own property are generally mixed-use neighborhoods where continuing residential use is not desirable.

In implementing the proposed Inclusionary Zoning Program the City will consider offering housing developers the option to meet their affordable housing obligation by restoring substandard housing units to use. This may represent a new and viable way to achieve rehabilitation of existing affordable but substandard housing units.

APPENDIX D

RICHMOND, CALIFORNIA NEW HOUSING 1985-1989: SUMMARY REPORT.

During the 1985-1989 five-year period a total of 3854 new housing units were built in Richmond, California. This is an average of approximately 770 new homes completed per year.

The net total number of units added to the Richmond housing stock, after adjusting for units demolished and conversions, was 3796 units for the five-year period.

YEAR TOTAL UNITS BUILT NET CHANGE IN HSG STOCK

1989	667	+ 656
1988	541	+ 536
1987	1491	+ 1484
1986	677	+ 665
1985	478	+ 455
5-YR TOTAL	3854	+ 3796 UNITS

Five areas in the city had the highest concentrations of new homes built during 1985-89:

Hilltop	1514
El Sobrante	942
Marina Bay	522
Brickyard Cove	248
<u>Iron Triangle/City Center</u>	<u>155</u>
SUBTOTAL:	3381

In these five areas combined, 3,381 new homes were built in the 1985-1989 period. This is 88 % of all the new homes built in Richmond during that period.

Citywide, the largest number of new homes was in the Multifamily/5+ units category (2225 units). This category includes apartment houses and multifamily condominium structures having 5 or more units. One development alone, Hilltop Bayview Apartments, consisted of 1,008 units all of which were completed in 1987.

The second largest category was Single Family detached homes, of which 1169 were built. Third category was Single Family attached homes (townhomes and row houses): 261 units built. There were 177 units in the Multifamily 2-4 category (duplex units and smaller apartments of 3 or 4 units). Lastly, 22 units were added to existing structures.

RICHMOND NEW HOUSING 1989

667 new housing units were constructed in Richmond in 1989. 11 units were demolished, so the net change in the city's housing stock was 656 units added.

The major subdivisions which built new homes in 1989 were in El Sobrante Valley, Hilltop, and Marina Bay:

El Sobrante: Carriage Hills North (44 single family homes); Countryside and Carriage Hills South, where a combined total of 109 new single family homes were built; and Vista del Valle, 46 single family homes;

Hilltop: two projects at Hilltop Villages: 77 single family homes built in the Highgate subdivision, and 72 condominiums in Stoneglen II;

Marina Bay: Marina Shores apartments, 160 condominium units, and The Beach at Marina Bay, 54 townhouses.

Together these 8 subdivisions produced 562 new homes which was 84% of the Richmond total new homes in 1989.

RICHMOND NEW HOUSING 1989

Total housing unit completions:	672
Adjusted for conversions:	-5
Actual total new units constructed:	667
Demolitions:	-11
1989 Net Change - Richmond housing	656

1989 NEW HOUSING BY TYPE

Single Family Detached:	339
Single Fam Attached/Townhouse:	54
Units in 2-4 Unit Buildings:	39
Units in Multifamily (5+) Bldgs:	230
Units added (e.g. SF to duplex):	5
TOTAL:	667

1989 TOTALS BY MAIN GEOGRAPHIC AREAS

El Sobrante:	225 SF/detached homes
Hilltop:	77 SF/detached 72 Multifamily condo units
Marina Bay:	54 SF/attached townhouses 160 MF condo units
Brickyard Cove:	2 SF/detached units
Point Richmond:	4 SF/detached, 2 duplex units, 2 MF condo units, 10 apartment units
City Center/Iron Triangle:	17 SF detached units, 6 MF units including 1 duplex

RICHMOND NEW HOUSING 1988

541 new housing units were completed in Richmond in 1988. The net change in the Richmond housing stock was +536 units, after factoring in units moved and units demolished. 440 or 81% of the total new homes built in Richmond in 1988 were in four projects: Carriage Hills North (El Sobrante), 183 Single Family detached homes; Countryside (El Sobrante), 108 Single Family detached homes; The Beach at Marina Bay, 65 townhomes; and Marina Shores (Marina Bay), 84 apartment units.

RICHMOND NEW HOUSING 1988

Total housing units gained in 1988:	543
Total new units constructed:	541**
Total units moved in:	+2
Demolitions:	-7
1988 Net Change: Richmond Housing Stock:	536

** 180 condominium units at Brickyard Landing were listed as housing unit completions by Richmond Public Works in March 1988; however, these units were built and finalized in 1985.

1988 NEW HOUSING BY TYPE

Single family detached:	325	60 %
Single fam.attached (townhomes):	65	12 %
2-4 Unit buildings	24	4 %
Multi-family bldgs. (5+ units):	125	23 %
Units added (e.g. SF to duplex):	2	0.4 %

1988 TOTALS BY MAIN GEOGRAPHIC AREAS

El Sobrante	299 SF/detached units
Hilltop	9 SF/detached units
Marina Bay	149 units: 65 SF/attached; 84 MF apartment units
Brickyard Cove	2 SF/detached units
Point Richmond	14 units built (3 SF/detached, 11 Apt. units); 2 SF/d units demolished
Iron Triangle	31 units built (7 SF/ detached units, one 20-unit apartment, one 4-unit apartment); 4 units demolished
Richmond Annex	18 units: 2 SF/detached homes, 13 apartment units, 2 duplex conversions from SF/detached, 1 house move (in)

RICHMOND NEW HOUSING 1987

1491 new housing units were completed in 1987. The net change in the Richmond housing stock, after adjusting for house moves, conversions, and demolitions, was 1484 units added. 1155 or 77% of the total units built were in the Hilltop area: 1,008 apartment units at Hilltop Bayview, and 147 homes at Hilltop Villages. 229 new homes were completed in El Sobrante. These two areas accounted for 93% of the new homes built in 1987. In Iron Triangle 98 public housing units at Triangle Court were completed, but these were replacements of an identical number of older units, and are therefore not included in the 1987 totals.

RICHMOND NEW HOUSING 1987

Total housing units reported in 1987:	1496
Adjusted for conversions (e.g. SF to duplex)	-5
Actual total new units constructed:	1491
Demolitions:	-7
1987 Net Change: Richmond Housing Stock:	1484

1987 NEW HOUSING BY TYPE

Single family detached:	214	14 %
Single fam.attached (townhomes):	60	4 %
2-4 Unit buildings	37	2.5 %
Multi-family bldgs. (5+ units):	1165	78 %
Units added (e.g. SF to duplex):	15	1 %
TOTAL:	1491	99.5 %

1987 TOTALS BY MAIN GEOGRAPHIC AREAS

El Sobrante	229 units:	154 SF/d, 75 Apt units
Hilltop	1155 units:	39 SF/detached homes, 60 SF/a units, 48 MF/condo units, 1008 MF/apartment units
Marina Bay	-0-	
Brickyard Cove	2 SF/detached units	
Pt. Richmond	1 SF/d unit, 4 apt. units;	
Iron Triangle	50 units built: 24 apartment units in 2-4 unit building category; 1 20-unit apt. bldg.; 1 triplex conversion; , 4 SF/d units; 98 Public Housing units replaced in Triangle Court project	

RICHMOND NEW HOUSING 1986

677 new housing units were completed in Richmond in 1986. The net change in the Richmond housing stock was +665 units, after adjusting for units demolished. The new units were mostly in four areas of the City: El Sobrante, 104 Single Family detached homes built; Hilltop Villages, 128 homes (42 Single Family detached, 54 townhomes, 32 condominium units); Civic Center area, where the 143-unit Nevin Plaza Public Housing apartment building for senior citizens was completed; and Marina Bay, where the 224-unit Marina Cove apartment development was completed. These 4 areas represented 599 new housing units or 88% of the City total for 1986.

RICHMOND NEW HOUSING 1986

Total new units constructed:	677
Demolitions:	-12
1986 Net Change: Richmond Housing Stock:	+665

1986 NEW HOUSING BY TYPE

Single family detached:	164	24 %
Single fam.attached (townhomes):	54	8 %
Units in 2-4 Unit buildings	24	3.5 %
Multi-family bldgs. (5+ units):	435	64 %
TOTAL:	677	99.5 %

1986 TOTALS BY MAIN GEOGRAPHIC AREAS

El Sobrante	104 SF/detached units
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Hilltop (Hilltop Villages)	128 units: 42 SF/d units; 54 SF/attached units (townhomes); 32 MF condominium units
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Marina Bay	224 Apartment units (Marina Cove)
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Civic Center	143 Senior Apartment units (Nevin Plaza)
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Iron Triangle	23 new units: 5 SF/detached homes, 18 apartment units; 3 units demolished
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RICHMOND NEW HOUSING 1985

478 new housing units were completed in Richmond in 1985. The net change in the Richmond housing stock was +455 units, after factoring in units moved and units demolished. 399 or 83% of the total new homes built in Richmond in '85 were in three areas: El Sobrante (84 Single Family detached homes and 1 duplex conversion); Hilltop Villages (73 homes, consisting of 21 SF/detached units, 28 townhomes, and 24 condominium units); and Brickyard Cove (241 condominium units at Brickyard Landing). 23 housing units were demolished; 19 of these were along the Knox Freeway alignment and were probably a result of the freeway construction.

RICHMOND NEW HOUSING 1985

Total housing units reported in 1985:	481
Adjusted for conversions:	-3
Total new units constructed:	478
Demolitions:	-23
1985 Net Change: Richmond Housing Stock:	455

1985 NEW HOUSING BY TYPE

Single family detached:	127	26.5 %
Single fam.attached (townhomes):	28	6 %
2-4 Unit buildings	53	11 %
Multi-family bldgs. (5+ units):	270	56.5 %
TOTAL:	478	100.0 %

1985 TOTALS BY MAIN GEOGRAPHIC AREAS

El Sobrante	85 Units: 84 SF/detached units, 1 unit added (duplex conversion)
Hilltop	73 Units (Hilltop Villages): 21 SF/detached units; 28 SF/attached townhome units; 24 MF/condominium units
Marina Bay	-0- Units
Brickyard Cove	241 MF/condominium units (Brickyard Landing)

APPENDIX E

ASSISTED HOUSING POLICY

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RESOLUTION NO. 239-89

RESOLUTION OF THE COUNCIL OF THE CITY OF RICHMOND ADOPTING THE ASSISTED HOUSING POLICY AND PROVIDING FOR A WAIVER OF CITY OF RICHMOND OF BUILDING FEES ASSOCIATED WITH THE DEVELOPMENT OF AFFORDABLE HOUSING

BE IT RESOLVED that the Council of the City of Richmond hereby adopts the "Assisted Housing Policy", which is attached hereto and marked Exhibit A.

BE IT FURTHER RESOLVED that, in furtherance of the "Assisted Housing Policy", the Council of the City of Richmond shall consider waiving the payment of building permit fees, public facilities fees and other City fees associated with the development of low and moderate income housing based upon the criteria delineated on Exhibit B.

I certify that the foregoing resolution was adopted by the Council of the City of Richmond, California, at a regular meeting thereof held November 13, 1989, by the following vote:

Ayes: Councilmembers Washington, Niccolls, Corbin, Marquez, Ziesenhenn, McMillan, MacDiarmid, Griffin and Mayor Livingston

Noes: None

Absent: None

Clerk of the City of Richmond

Approved:

(SEAL)

Mayor

Approved as to form:

City Attorney

State of California)
County of Contra Costa : ss.
City of Richmond)

I certify that the foregoing is a true copy of Resolution No. 239-89 adopted by the Council of the City of Richmond at a regular meeting held November 13, 1989.

E-1

Eula M. Barnes
Clerk of the City of Richmond

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EXHIBIT A

ASSISTED HOUSING POLICY

PURPOSE

To insure that, to the extent possible, residents of the City of Richmond shall reside in decent, safe, and sanitary housing which constitutes a suitable living environment that is affordable to families of all income ranges.

POLICY STATEMENT

The City of Richmond shall allocate the combined resources of the Redevelopment Agency, Housing and Community Development Department, Planning Department, Public Works Department, Private Industry Council (PIC) and the Housing Authority to plan, develop, acquire and revitalize new and existing neighborhoods within the City. These departments shall also endeavor to disperse assisted housing throughout the City without adversely impacting any building or area and refrain from further impacting target areas.

PLANNING DEPARTMENT - It shall be the responsibility of the Planning Department, through the normal review and approval process, to encourage developers of multi-family rental developments of 10 or more units, to make 20% of such units available to lower income families (as defined by the Department of Housing & Urban Development). When necessary to achieve the 20% goal, the City may offer density bonuses or other incentives to assist developers in obtaining the 80/20% mix.

PUBLIC WORKS DEPARTMENT - The Public Works Department shall coordinate the abatement of code deficiencies with the Housing Authority and Community Development Department to assure that all affected families receive consideration for housing assistance.

HOUSING & COMMUNITY DEVELOPMENT DEPARTMENT - The Housing & Community Development Department shall endeavor to revitalize older deteriorated neighborhoods by the following methods: (a) devise mechanisms to better leverage CDBG funds to promote housing rehabilitation and preserve existing housing; (b) obtain lots for discount sale to developers for infill housing as a means to cut construction costs and to provide units at more affordable prices; (c) lend support to the organization of a consortium of lending institutions, private

Assisted Housing Policy - 2

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industry, etc., to pool financing for deteriorating areas in order to reduce the risk for any one agency; (d) support State and Federal actions which provide an incentive to improve property and which will insure maximum assistance to Richmond in meeting the housing needs of its residents; (e) work toward better achieving a variety of housing counseling and fair housing services currently available to lower income Richmond residents; (f) pursue additional State and Federal funds with a view toward acquiring units in non-impacted areas for the purpose of providing greater housing opportunities to assisted families; (g) improve and upgrade the physical environment and appearance of Richmond's target area neighborhoods; (h) assist in the Assisted Housing Policy implementation and implementation of a comprehensive Beautification Program; (i) continue programs to rehabilitate substandard housing units in target area neighborhoods and citywide; (j) continue the program of code enforcement with housing rehabilitation to eliminate housing conditions which are hazardous or detrimental to the health and safety of occupants; (k) encourage the improvement of housing management capabilities; (l) provide technical assistance to owners of property having management problems, including assistance in organizing tenants; (m) continue to provide pre-occupancy and pre-sale counseling where needed; (n) continue to provide the range of housing services available to residents; (o) continue inspection service, financial processing, and contract services and activities; (p) continue minor emergency repairs available to lower income persons; and (q) continue to support programs which work toward expanding the economic development opportunities of local, small and minority businesses.

REDEVELOPMENT AGENCY - The Redevelopment Agency, under existing laws, is required to establish specific limitations for the use of tax increment finances and to replace low and moderate income housing destroyed or taken out of the market by Redevelopment. The Redevelopment Agency shall abide by these laws using a socio-economic mix for each complex and area.

HOUSING AUTHORITY - The low rent housing developments owned and maintained by the Authority shall be kept in a clean and sanitary condition. Future development or acquisition of rental units, owned or assisted through the Section

Assisted Housing Policy - 3

8 Existing/Voucher Program by the Authority or its satellite non-profit agency, to the extent possible, shall be on a scattered site socio-economic basis. The Authority shall also attempt to accomplish the following: (a) provide transitional shelter; (b) assist families requiring temporary housing due to homelessness, fire, or natural disaster; (c) provide project based certificates - 15% of the Authority's Section 8 Existing certificates will be project based (i.e. the certificate remains with the building, not the family); (d) provide an affordable home ownership program - the Authority shall continue to assist the West County Housing Corporation in the development of an affordable home ownership program. Families requiring emergency transitional shelter shall be served as follows: first priority shall be given to indigent homeless families with dependent children; second priority shall be given to families that are made homeless due to fire or natural disaster; the third priority shall be given to single homeless individuals that do not have a history of substance abuse or mental disorders. Within the previous stated priorities, preference shall be given to families/individuals that have resided in the City of Richmond for six (6) months or longer. Supportive services shall be provided to families by the appropriate service providers.

PRIVATE INDUSTRY COUNCIL (PIC) - Under the Private Industry Council, assisted homeless families shall be required to enroll in and complete appropriate training programs and shall be entitled to all support services that are provided by PIC.

EXHIBIT B

In determining whether to waive City building permit fees, public facilities fees and other City fees associated with the development of low and moderate income housing, the City Council shall consider the following criteria:

- (a) The benefit that will be derived by the purchaser or lessee
- (b) The benefit that will accrue to the public from the development
 - 1) Greater than minimum percentage of low income units
 - 2) Targeted to special needs group
 - 3) New units
 - 4) Longer compliance period
 - 5) Lower rents than the maximum permitted
 - 6) Rate of return on investment less than 8% annually

APPENDIX F

ANALYSIS OF ASSISTED HOUSING UNITS AT RISK OF CONVERSION

The City of Richmond has eleven (11) low and moderate-income rental housing projects (See Tables F-1 and F-2) which were provided with low-interest loans and rent subsidies through various programs administered by the Department of Housing and Urban Development (HUD) and Federal Housing Administration (FHA). The majority of units within the projects are potentially at risk of converting to market rate units.

Termination of the subsidy program will lift all rent restrictions, as well as restrictions on the incomes of people living in the projects. Owners will be free to convert the project to market rate rentals, condominiums, or even non-housing uses, resulting in economic hardship and displacement of many of the tenants. These projects are privately owned by individuals, partnerships or nonprofit organizations.

General Description of Richmond's Assisted Housing Projects

The eleven projects in Richmond contain a total of 1,360 units for low and moderate-income elderly and non-elderly families. Of this number 943 or 69% are under Section 8 Contract. And all but one project involving ten units were developed for occupancy by families.

82.5% of the units have two or more bedrooms, while the remaining 17.5% are either one bedroom or studio units (See Table F-1). According to on-site project staff, the majority of the studio and one bedroom units are occupied by elderly persons.

The size and age of the various projects in the City vary considerably. The smallest project has ten units and was the last to be constructed (1983), while the largest has a total of 378 units and was one of the first in the City to be constructed (1969).

The average age of all projects is 17 years. This means that the majority of all at-risk projects in the City of Richmond will approach their 20-year mortgage buy-out date in the early to mid 1990s.

All eleven projects were financed through various federal subsidy programs which provide owners with certain incentives which make the cost of operating the project feasible and allow the cost of renting the unit to be affordable to lower-income families.

All projects in Richmond's inventory contain both a low-interest, FHA-insured loan and a Section 8 contract.

Location and Market Area

In determining those projects most likely to convert to market rate housing, several factors were considered to be of primary importance -- location, market area, physical

TABLE F-1
AT-RISK HOUSING DEVELOPMENTS IN THE CITY OF RICHMOND

<u>NAME</u>	<u>STUDIOS</u>	<u>1 BDRM UNITS</u>	<u>2 BDRM UNITS</u>	<u>3 BDRM UNITS</u>	<u>4 BDRM UNITS</u>	<u>% SENIOR UNITS</u>
Arbors-Parkview 36 Units		12	24	-	-	13% or 5 units
Crescent Park 378 Units	-	84	111	136	47	15% or 57 units
JFK Manor 168 Units	-	-	100	68	-	5% or 9 units
Deliverance Temple I 50 Units	-	8	20	22	-	26% or 13 units
Richmond Townhouses 199 Units	-	51	112	30	6	11% or 22 units
St John's Apts. 158 Units	17	30	39	72	-	10% or 16 units
Deliverance Temple II 32 Units	-	-	16	16	-	34% or 11 units
Barrett Plaza 58 Units	-	-	-	47	11	0
JFK Manor II 156 Units	-	-	96	60	-	5% or 8 units
Barrett Terrace 115 Units	-	30	60	19	6	43% or 50 units
Rubicon Homes, Inc. 10 Units	-	6	4	-	-	20% or 2 units (100% Handicapped)
TOTAL 1360 UNITS	17	221	582	470	70	193 SENIOR

Table F-2, Page 1
CITY OF RICHMOND INVENTORY OF
LOW INCOME RENTAL UNITS SUBJECT TO TERMINATION OF
FEDERAL MORTGAGE AND/OR RENT SUBSIDIES
BY THE YEAR 2008

PROJECT NAME ADDRESS LOCALITY	OWNER NAME ADDRESS LOCALITY	SECTION OF ACT OWNER/TENANT TYPE RENT SUP, FLEX, TPA	LOAN AMOUNT LOAN TERM, INTEREST RATE FINAL ENDORSEMENT DATE	SECTION 8 CONTRACT # PROGRAM/FINANCE TYPE SECTION 8 TYPE MAP AGREE/EXEC DATE	TOTAL UNITS		EARLIEST DATE OF SUBSIDY TERMIN. #	
					FHA	SECTION 8	FHA	SECTION 8
Arbors-Parkview IV 5222 Creely Richmond 94804	William Gale 62 W. Neal St Pleasanton, Ca.	221(D)(3) BMIR LD FAM	\$ 500,300 FINAL ENDRS CURRENT 28 JUNE 1966	CA39MD000021 EXI STING LMSA 13AUG76	36 0	23 0	28JUN86 (+20)	13AUG91 (+ 0)
Crescent Park 5000 Hartnett Av. Richmond 94804	Cresc. Park LTD 11812 San Vicente L.A., CA. 90067	221(D)(3) BMIR LD FAM	\$6,186,000 FINAL ENDRS CURRENT 06 MAR 1969	CA39MD000004 EXI STING LMSA 06AUG76	378 0	150 0	06MAR89 (+20)	06AUG91 (+ 0)
J.F.K. Manor 680 S 37th St Richmond 94804	J.F.K. I LTD PO Box 23544 Oakland 94607	221(D)(3) BMIR LD FAM FLEX	\$2,709,300 FINAL ENDRS CURRENT 12 FEB 1971	CA39MD000043 EXI STING LMSA 20AUG76	168 0	124 0	12FEB91 (+20)	20AUG91 (+ 0)
				CA39MD000301 EXI STING LMSA 28AUG87	168 0	26 0	12FEB91 (+20)	27AUG92 (+ 0)
Deliverance Temple I 4312 Potrero Ave Richmond 94804	Deliv. AptsI 118122 Sn.Vicen. L.A., Ca. 90049	236(J)(1) LD FAM FLEX	\$ 841,800 FINAL ENDRS CURRENT 04 SEP 1974	CA39MD000015 EXI STING LMSA 20SEP76	50 0	48 0	04SEP94 (+20)	20SEP91 (+ 0)
Rich. Townhouses 2989 Pullman Ave Richmond 94804	Rich. TH Asso C 11812 Sn.Vicen. L.A., CA. 90049	236(J)(1) LD FAM FLEX	\$3,112,500 FINAL ENDRS CURRENT 14 SEP 1973	CA39MD000066 EXI STING LMSA 23SEP76	199 0	180 0	14SEP93 (+20)	23SEP91 (+ 0)
St. Johns Apts 121 W. MacDonald Richmond 94804	St Johns Apts LTD 121 W. MacDonald Richmond 94802	236(J)(1) PM FAM FLEX	\$2,132,100 8.00 HELD DELINQUENT 09 JUL 1971	CA39000134 EXI STING LMSA/SUP CONV 04NOV81	158 0	156 0		04NOV96 (+ 5)
Deliverance Temple II 4600 Potrero Ave Richmond 94804	Deliverance Apts I 11812 Sn.Vicen. L.A., CA. 90049	221(D)(3) MKT RT LD FAM FLEX	\$ 486,800 FINAL ENDRS CURRENT 17 AUG 1972	CA39MD000137 EXI STING LMSA/SUP CONV 06NOV81	32 0	32 32		06NOV96 (+ 5)

*Based on project status 3/1/90. Numbers in parentheses indicate years of subsidy still remaining at earliest date of termination.
Prepared for California Housing Partnership by California Coalition for Rural Housing Project
Source: HUD MIDLIS and MIS databases.

Table F-2, page 2
CITY OF RICHMOND INVENTORY OF
LOW INCOME RENTAL UNITS SUBJECT TO TERMINATION OF
FEDERAL MORTGAGE AND/OR RENT SUBSIDIES
BY THE YEAR 2008

PROJECT NAME ADDRESS LOCALITY	OWNER NAME ADDRESS LOCALITY	SECTION OF ACT OWNER/TENANT TYPE RENT SUP, FLEX, TPA	LOAN AMOUNT LOAN TERM, INTEREST RATE FINAL ENDORSEMENT DATE	SECTION 8 CONTRACT # PROGRAM/FINANCE TYPE SECTION 8 TYPE HAP AGREE/EXEC DATE	TOTAL UNITS		EARLIEST DATE OF SUBSIDY TERMIN. #	
					FHA	SECTION 8	FHA	SECTION 8
Barrett Plaza Townhouses 700 Barrett Ave Richmond 94801	GRTR Richmond Hsg 1133 15th St NW Washington, D.C. 20005	236(J)(1) LD FAM	\$1,656,600 40 7.00 FINAL ENDRS CURRENT 17 DEC 1976	CA39MD000184 EXISTING LMSA/SUP CONV 07SEP82	58 0	20 0	17DEC96 (+20)	07SEP97 (+ 5)
John F. Kennedy Manor II 680 S 37th St Richmond 94804	J.F.K. II LTD PO Box 23544 Oakland 94607	236(J)(1) LD FAM	\$2,667,600 FINAL ENDRS CURRENT 12 MAY 1972	CA39MD000045 EXISTING LMSA 12AUG82	156 0	43 0	12MAY92 (+20)	31JUL90 (+ 7)
				CA39MD000045 EXISTING LMSA 20AUG76	156 0	66 0	12MAY92 (+20)	20AUG91 (+ 0)
				CA39MD000286 EXISTING LMSA 11AUG87	156 0	19 0	12MAY92 (+20)	11AUG92 (+ 0)
Barrett Terrace 700 Barrett Ave Richmond 94801	GRTR Richmond Hsg 1133 15th St NW Washington, D.C. 20005	236(J)(1) LD FAM SUP	\$2,437,700 40 7.00 FINAL ENDRS CURRENT 17 DEC 1976	CA39MD000213 EXISTING LMSA/SUP CONV 09JUN83	115 0	46 0	17DEC16 (+ 0)	09JUN98 (+ 5)
Rubicon Homes 13th & Visalia Richmond 94801	Rubicon Programs 2500 Nevin Ave Richmond 94804	202 Elderly NP CMI	\$ 660,200 40 9.00 FINAL ENDRS CURRENT 14 JUN 1983	CA39T791020 NEW CON SEC 202 SEC 202/8 02MAR82 21OCT82	10 0	10 0	14JUN23 (+ 0)	21OCT02 (+ 0)

*Based on project status 3/1/90. Numbers in parentheses indicate years of subsidy still remaining at earliest date of termination.
Prepared for California Housing Partnership by California Coalition for Rural Housing Project
Source: HUD MIDLIS and MIS databases.

TABLE F-2
DEFINITION OF TERMS

TYPE OF INTEREST RATE: Below Market Interest Rate (BMIR)

PROGRAM TYPE:

Existing (The project was already placed in service)

New Con (New Construction)

Sub Rehab (Substantial Rehabilitation)

Mod Rehab (Moderate Rehabilitation)

SECTION 8 TYPE

Loan Management Set Aside (LMSA)

LMSA/SUP CONV (Converted from an earlier Rent Supplement Contract) This means that the Section 8 contract has been converted from its original Rent Supplement contract. This is important since Rent Supplement conversions may not be legally eligible for loan prepayment.

OWNER TYPES:

For Profit:

LD (Limited Dividend)

PM (Profit Motivated)

Non Profit:

NP (Non Profit)

S (Sales)

MAN (Management Type Cooperative)

INV (Investor Sponsored Cooperative)

PB (Public Body)

CON (Condominium)

condition, discussions with owners and/or management staff, and type of owner (individual, nonprofit, corporation).

The City of Richmond has among the most reasonable rents in the Bay Area, compared to other cities. There are many reasons and great speculation as to the cause for this situation --type of housing stock; % of lower-income residents; % of minority persons; crime rate; and the public's perception of the standard of living which can be obtained in Richmond. Regardless of the image which the City has, the fact remains that units can generally be obtained at a lesser cost than elsewhere.

The at-risk projects are substantially concentrated in low-income neighborhoods which are plagued with a variety of economic and related social problems. Consequently, owners of rental units, particularly in marginal neighborhoods, are likely to receive higher rents through Section 8 subsidies than they could receive on the open market.

Physical Condition of Projects

The physical condition of the majority of the projects is satisfactory. But the maintenance of the projects has not been without major problems or complaints. The Contra Costa Legal Services Foundation has assisted many tenants residing in the various projects in obtaining needed repairs and improvements.

The tenants' council of JFK Manor I and II recently won a settlement from the owners of the project. The \$130,000 settlement was the result of a fight led by the Legal Services Foundation on behalf of the tenants, and included monetary restitution to not only the more than 300 tenants living at JFK Manor, but also financial benefits for previous tenants who suffered through seriously uninhabitable conditions and were forced to move because of them. It also required the owners to maintain security guards, to hire a crime prevention specialist at one-half time for at least a year, and to reduce the more than 8% vacancy rate in the complex to less than five percent. As of September 1990 the owners had still not made any of the Court-mandated project improvements.

At least two other at-risk projects (Richmond Townhouses and St John's Apartments) have had similar problems but they were resolved before they reached the court system.

Based on the generally satisfactory physical condition of the majority of the projects, physical condition would not necessarily affect the marketability of them as market rate units. Their location in low-income neighborhoods, with the accompanying economic and social problems, however, would be more likely to affect their marketability.

Discussions with Management Companies and Owners

Each company contacted by City staff denied the likelihood of prepaying the mortgage at the end of 20 years, or opting out of its Section 8 Contract. In fact, all but two

indicated that Section 8 Contracts would be renewed. The twenty year prepayment date for loans has already expired on two projects (Arbors-Parkview IV and Crescent Park) in 1986 and 1989, respectively and the owners chose not to prepay the existing mortgage. The Section 8 opt-out date for the two projects will expire in 1991. On the other hand, however, information obtained from the Department of Housing and Urban Development (HUD) indicates that half of the projects have not renewed their Section 8 Contract to date. This does not mean that the projects will not renew their contracts, only that they have not done so to date.

In addition, six of the eleven projects involving 763 units total have received Flexible Subsidy Assistance (JFK Manor I, JFK Manor II, Deliverance Temple I, Deliverance Temple II, Richmond Townhouses, and St John's Apartments). This means that the project can be prepaid but must still maintain its low-income use for the remaining term of the original FHA loan. Of the 763 units involved under the Flexible Subsidy Assistance category, 694 or 91% are under Section 8 Contract. Since the projects involved are required to retain the units as low-income, it is unlikely that they will prepay their mortgage and choose not to renew the Section 8 Contracts. One hundred and fifteen units are under the Rent Supplement Program, 46 units of which are under Section 8 Contract.

One other project (Barrett Terrace) participates in the Rent Supplement Program. Projects under this program cannot prepay loans and are locked in for the full term of the loan.

Still another project (Rubicon Homes) is owned and operated by a **nonprofit** corporation to house severely mentally disabled adults. This project was constructed with a direct loan from HUD under the Section 202 Program. Under the conditions of the 202 program the project is ineligible to prepay and therefore is locked into its low-income use restriction for the full mortgage term. In addition, all ten units in Rubicon Homes are under Section 8 Contract.

Accordingly, at least 888 units of the 1,360 at-risk units will probably not be in jeopardy of losing their subsidies, at least until the end of their loan term.

The City's conservation objectives for the period of the current Housing Element (1990-1995) include an objective to preserve 173 assisted multifamily rental units at risk of losing government assistance over the next ten years. This represents the number of Section 8 subsidized units which in the judgment of City staff are most likely to be at risk of converting to non-low-income uses during the period of the Element, based on consideration of factors such as location of the assisted housing projects, quality of construction and maintenance, and related factors that could determine the marketability of the units were they to convert. These factors have been discussed in detail earlier in this Appendix.

A small indication that project owners are interested in retaining the projects as subsidized housing, is the fact that the prepayment and opt-out dates are synchronized. In other words, owners have chosen to renew Section 8 contracts in

multiples of 5-Year periods, the maximum allowed by HUD. Owners have the option of renewing the contract for a lesser period of time. This would allow them to convert the units to market rate housing as soon as the twenty year mortgage prepayment date occurred.

In August 1990 the owners of John F. Kennedy Manor I notified all the residents and the U.S. Department of Housing & Urban Development (HUD) in writing that they intend not to renew their Section 8 contract for 124 units in the 168-unit project, when the contract expires in August 1991. The Section 8 contract is between the project owner and HUD, not between the owner and the individual residents. In discussions with the City, HUD officials stated that the JFK Manor owners' intent was not yet fully determined; however, HUD would make every effort to provide ongoing HUD rent subsidy assistance to the project residents, either through Section 8 certificates or vouchers assigned to the residents themselves. HUD officials further stated that if the families chose to remain in the project, the owners would be required to accept them.

Type of Owner

Of the eleven at-risk projects located in the City of Richmond, nine are Limited Dividend partnerships, one is profit motivated (St. John's Apartments), and one is owned by a nonprofit corporation (Rubicon Homes).

COST ANALYSIS OF AT-RISK ASSISTED UNITS

Replacement Cost of At-Risk Units

The City arrived at an estimated cost to produce comparable units to replace those at risk by reviewing actual costs paid by (a) the Richmond Housing Authority for a public housing project; (b) the Public Works Department for the cost per unit of a project currently under construction; (c) one local private developer which constructs projects within the Section 8 income range; and (d) one nonprofit housing corporation planning to construct affordable units in the City. Projects reviewed included a range of sizes and rent levels to arrive at an average cost to produce new housing units to replace all units which could change from low-income to market rate use in the next five years. Based on the above sources, the average cost (excluding cost of land) has been estimated at \$40,000 to \$45,000 per unit. This estimated cost figure is an average figure for the zero to four bedroom unit range.

The City estimates that by the year 1995, a total of 987 units will technically be at risk of converting to market rate. Based on information obtained from the above sources the City estimates that it would cost \$40,000 - \$45,000 per unit to reproduce those at risk. This means that \$39,480,000 to \$44,415,000 would have to be generated to replace approximately 72% of Richmond's total 1360 at-risk units.

After 1995, by the time the opt-out dates and/or subsidy termination contracts expire for the remaining 373 at-risk units, staff estimates that construction costs will have increased by one percent each year and would result in the cost per unit being

approximately \$42,000 to \$47,250. This results in a total cost of between \$16,422,000 to \$18,474,750 for the 373 remaining at-risk units.

Preservation Cost of At-Risk Units

The cost to preserve housing is often more expensive than replacing it. The condition, age and maintenance record of housing plays a major role in the preservation cost. It is more difficult to place a cost on preserving existing units over time, without taking into consideration a number of factors which could predict the future cost of preserving the at-risk units. The City believes, however, that because of the relatively young age of projects, and due to actions taken in the past to make owners more responsive to the maintenance needs, preservation costs would be less expensive than replacement costs.

Another major factor in preserving the units would be the type of ownership under which units would be subject to, the level of financial support which could be counted on to be available for annual maintenance and operating costs, and the type of liability residents would be assessed as a result of unreasonable unit damage.

City staff checked with two housing management companies which currently manage six of the at risk projects in Richmond to determine the approximate cost per unit to maintain existing projects. One estimate given was \$4,000 per unit, per year, excluding debt service. Another company estimated its cost to be \$3,000 per year excluding debt service. If the two figures are averaged, we arrive at \$3,500 per year per unit.

Once this figure is multiplied by the 987 units which are potentially at-risk over the next five years, a total of \$3,454,500 is needed annually to maintain the units. This amount assumes that some type of subsidy would be available to maintain the units at a rent affordable to lower-income families. The figure does not include the amount which would be needed to pay for costs associated with the purchase of such projects.

The Richmond Housing Authority was in 1990 in the process of rehabilitating a 399 unit public housing project. The average cost to preserve this project was estimated at approximately \$45,000 to \$50,000 per unit to renovate. This figure includes not only include rehabilitation costs of each unit, but also infrastructure repair or replacement, where needed.

ENTITIES WITH CAPACITY TO ACQUIRE AND MANAGE ASSISTED PROJECTS

There are two potential nonprofit entities locally with the capacity to acquire and manage the larger assisted projects to preserve their low income use. One is the local Housing Authority. The other is Bridge Housing Development and Management Company, with headquarters in San Francisco.

The Housing Authority has had many years of experience in managing low income housing projects. There are two major reasons why the Authority would be appropriate: 1) An existing staff is in place which could initially provide the basis for experienced staff operating such a project; 2) The amount of operating funds needed to manage an additional project may be reduced as a result of some staff already in place.

The Bridge Housing Development and Management Company also has a history and track record for housing development and management. Bridge has a commitment to the development and maintenance of affordable housing. Many of the projects which have been developed in the Bay Area have been completed as a result of Bridge's dedication to the development and maintenance of affordable housing. Consequently, based on the reputation and size of Bridge, and because it has an existing relationship with Richmond due to a housing development project currently underway in the City, it would be a logical choice for purchasing and managing at-risk projects in the City. Finally, and perhaps most important, Bridge has the ability to attract financial support to undertake such a venture.

FINANCING SOURCES WHICH COULD BE USED TO PRESERVE AT-RISK PROJECTS

Community Development Block Grant Funds

The City of Richmond's annual CDBG entitlement amount is about \$1,041,000 each year, of which approximately 60% to 70% each year is used for housing assistance. In addition, another \$200,000 in Loan Repayment funds is used primarily to subsidize housing activities. This means that about \$850,000 a year is conceivably available to be used to preserve the projects which could convert from low-income use.

The majority of funds allocated to housing activities under the CDBG Entitlement Program are used to provide low-interest loans to owner-occupants in target area neighborhoods. The purpose of directing funds to this segment of the population is to preserve the existing housing stock and retain units which are in a standard and sanitary condition. The amount of block grant funds which could be allocated to assisted housing projects at risk of conversion is a relatively small amount based on the estimated cost of constructing or preserving assisted housing developments.

In addition to the Housing Rehabilitation Component, CDBG funds are also used to subsidize the owners' share of rehabilitation expenses under the Rental Rehabilitation Program. This is another means of providing assistance to lower-income families to obtain affordable housing.

CDBG housing funds are also used to purchase land and pay pre-development costs associated with the construction of single-family housing for lower-income, first time homebuyers.

Several events would have to occur before the City could commit CDBG resources to preserving at-risk developments.

- 1) Richmond's existing priorities would have to be revised; and
- 2) The City would most likely want to ensure that a financial return was received on its block grant investment. The HUD block grant allocation to Richmond has been steadily decreasing during the past several years, and the City needs to use the block grant funds in a revolving manner as much as possible, in order to maintain housing activities in the future.

Redevelopment Agency Tax Increment Funds For Low and Moderate Income Housing

State law requires redevelopment agencies to set aside at least 20 percent of tax increment revenues for increasing and improving the community's supply of low and moderate income housing, unless certain findings are made to exempt a project from the requirement. Richmond Redevelopment Agency tax increment revenues, therefore, could represent a potential source of funding for preserving low-income assisted housing projects which are at risk of converting to market rate housing units. (See the "Low and Moderate Income Housing Fund" program description under Policy A13 in the Five-Year Program.)

Administrative Fees (Reserves)

Housing Authority Administrative Reserves are unavailable for at-risk housing conservation or construction. Over the past few years the Richmond Housing Authority has directed its reserves to the construction and maintenance of planned and existing projects.

CITY POLICY, PROGRAM, AND OBJECTIVES

The City's policy, quantified objective, and program related to assisted housing units at risk are listed in the Housing Element Five-Year Program and include the following:

- Policy A15. Make a maximum effort, after detailed analysis on a case by case basis to ensure consistency with existing laws and policies, to preserve for low income households all of the units in assisted housing developments in Richmond that are eligible to change to non-low-income uses due to terminations of subsidy contracts, mortgage prepayment, or expiration of use restrictions.

Units At Risk Program

The City's program to ensure that assisted units at risk do not convert to non-low-income uses is described in the 1990 Housing Element under Policy A15. The 1990-95 objective for the Units At Risk Program is to preserve 173 assisted multifamily rental units at risk of losing government assistance over the next ten years. The

program has two basic components: 1) Monitoring of assisted housing projects in Richmond; and 2) City response to situations where units are at risk of conversion.

- 1) Monitoring: The City, primarily through its Housing and Community Development (H&CD) Department, shall continue to monitor the local assisted housing projects and keep in touch with the owners and with HUD, so that the City can be forewarned of any situation where assisted units are in danger of converting to non low-income housing uses.

H&CD will obtain assistance from the California Housing Partnership Corporation (CHPC) which provides support to localities and nonprofits in addressing a wide array of preservation opportunities; and from the California Coalition for Rural Housing Project (CCRHP), a nonprofit housing advocacy organization that operates an Anti-Displacement Project to respond to the overall conversion problem, statewide.

The City also plans to work with the Contra Costa Legal Services Foundation which has taken an interest in the potential loss of at-risk projects. They will function as an advocate for lower-income families who may be affected by the loss, and will also assist the City to negotiate with owners of subsidized projects who may have plans to convert to market rate.

Finally, the City will retain contact with HUD to ensure that notification of potential sales will be forwarded to the City. Project owners who decide to prepay their mortgages and/or who decide not to renew their Section 8 contracts must notify HUD of impending sales or conversions.

- 2) City Response to Situations of Units at Risk: In the event that units are at risk of conversion, H&CD will intervene and use any available resources to preserve the units for lower income households.

The following alternative actions will be taken depending on feasibility, political support, availability of funds, and the specific situation:

- o negotiate with owners, persuade them to retain units for lower-income families;
- o use CDBG funds, RRA or other funds to purchase or subsidize;
- o assist nonprofits to obtain financing to purchase projects;
- o consider adopting a City rent control ordinance, which would apply only to assisted housing projects;
- o apply to HUD and/or the State for technical and financial assistance;
- o consider a City bond financing program.

APPENDIX G

CITIZEN REVIEW PROCESS & COMMITTEE AND TASK FORCE MEMBERSHIP LISTS

Citizen Advisory Committee.

The Housing Committee of the City of Richmond Community Development Commission served as the designated Citizen Advisory Committee (CAC) for the preparation of the Richmond Housing Element - 1990 Revision. The Housing Committee, in its capacity as the CAC for the Housing Element revision, conducted regular meetings from April through August 1990; reviewed draft materials prepared by City staff; and at the end of the update process made its recommendations regarding adoption of the revised Housing Element to the Community Development Commission.

Technical Advisory Committee.

A "Technical Advisory Committee" (TAC) was established to advise the CAC during the Housing Element revision process. The purpose of the TAC was to advise the CAC on technical matters relating to housing needs, policies, objectives, and programs, and to represent the key interest groups related to housing needs, housing programs, housing production and the housing industry in general. The TAC met jointly with the CAC between April and August 1990 and participated fully in the meetings.

Staff Task Force.

A small group of City of Richmond, Richmond Housing Authority, and Redevelopment Agency staff persons functioned as the staff Task Force for the Housing Element Revision. The Task Force included representatives from the following City Departments: Housing & Community Development, Planning, City Attorney's Office, and Public Works; the Richmond Housing Authority; and the Richmond Redevelopment Agency.

Summary of Public Review Process.

The public review process for the Richmond Housing Element 1990 Update consisted of the following major elements.

- A. The CDC Housing Committee in its capacity as the CAC for the Housing Element conducted periodic meetings to review the City staff work on the Housing Element update between April and August 1990.
- B. The Technical Advisory Committee attended all CAC meetings and participated actively.
- C. Upon completion of its review of the draft revised Housing Element, the CAC made its recommendation to the Community Development Commission and to

the Planning Commission.

- D. The Community Development Commission on August 21, 1990 reviewed and discussed the draft Housing Element Revision and voted to recommend to the City Council adoption of the revised Element.
- E. The Planning Commission, in its official capacity as the commission responsible for preparing, adopting and maintaining the City's General Plan, reviewed and discussed the draft Housing Element revision at its August 16 and September 20, 1990 meetings. At its October 18, 1990 meeting the Commission conducted a public hearing and voted to approve the revised Housing Element.
- F. The Richmond City Council reviewed the Housing Element revision in a Study Session on November 8, 1990 and at Public Hearings on January 7, January 28, and February 11, 1991. The City Council adopted the Housing Element Amendment to the General Plan on February 11, 1991.

Chronology Of Advisory Committee Meetings.

April 12, 1990	Meeting #1. Introductions. Role of Housing Element. Role of Committees & Task Force. Scheduling. Review of existing Housing Element, State law, and Housing Needs Assessment. Discussion of concerns of Committee members.
April 25, 1990	Meeting #2. Reviewed results of previous Element (1985-89 performance evaluation). Discussion of housing issues.
May 9, 1990	Meeting #3. Discussion of Community Reinvestment Act programs with bank representatives. Review of site inventory.
May 23, 1990	Meeting #4. Review and discussion of draft Goals and Policies.
June 6, 1990	Meeting #5. Further discussion of draft Goals and Policies.
June 27, 1990	Meeting #6. Discussion of draft city policies for siting of homeless shelters. Discussion of office/housing linkage programs.
July 11, 1990	Meeting #7. Review and discussion of 5-Year Objectives and Programs.
August 15, 1990	Meeting #8. Review of complete draft of revised Housing Element. CAC voted to recommend adoption of Element to Community Development and Planning Commissions.

RICHMOND HOUSING ELEMENT - 1990 REVISION
COMMITTEE AND TASK FORCE
MEMBERSHIP LISTS

CITIZEN ADVISORY COMMITTEE
(HOUSING COMMITTEE OF THE
COMMUNITY DEVELOPMENT COMMISSION)

Eula Averhart, Chairperson
Ralph Emerson, Sr.
John Watson
Juanita Cobon
J. Doris Cuevas
G. Marshall Turner
Harold Mure
Joseph Brown
Christina Pangelina

TECHNICAL ADVISORY COMMITTEE (TAC)

Housing Advisory Commission:
James P. Ramey

Planning Commission:
Meadie Jackson

County Homeless Task Force:
Janet Anderson
Community Development Department
Contra Costa County

Renters in Subsidized Housing:
a) Housing Authority:
Frank Chow

b) Other Subsidized Housing:
Ruby Lewis
JFK Manor Tenants Council

Homeowners: Affordable Housing
Janie Holland

Homeowners:
Eleanor Loynd
May Valley Neighborhood Council

Rental Housing Developers/ Managers:
J. David & Lynn Glazier Ford

Neighborhood Housing Services (NHS) Board:
William Jones

Contra Costa Legal Services Foundation:
Dara Schur

Rubicon Programs, Inc.:
Joyce Scott

Volunteers of America, Bay Area, Inc.:
Roger Stevens
Executive Director
VOA/Contra Costa County

Neighborhood Coordinating Council:
Doug Bruce, Vice Chairperson, Housing Element Advisory Committees
Richmond Annex Neighborhood Council
Alternate: Joyce Harris
Belding Woods Neighborhood Council

High School Student Representatives::
Stephanie Moran
Alternate: Daniel Watt

Churches:
Rev. Paul Schulze
G.R.I.P. (Greater Richmond
Interfaith Program)

Local Financial Community:
Vanda Sepic, Manager
Bank of America

Local Real Estate Community:
Cletia Hart, Executive Officer
West Contra Costa Board of Realtors

Below Market Rate Housing Developer:
Jim Buckley, Senior Manager
Bridge Housing Corporation

Market Rate Housing Developer:
Michael Rupprecht
Vice President, Dame Construction

CITY OF RICHMOND STAFF TASK FORCE

Housing & Community Development Department:

Art Hatchett

Harriette Langston

Richmond Housing Authority:

Leon Hunter

Planning Department:

Jerry Rasmussen

Brian Cooke

Public Works Department:

Fred Clement

Richmond Redevelopment Agency:

Gary Hembree

City Attorney's Office:

Wayne Nishioka

U.C. BERKELEY LIBRARIES



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